FINANCIAL INSTITUTIONS COMMISSION

ANNUAL REPORT

1991/92

Province of British Columbia
Ministry of Finance and Corporate Relations

Credit Union
Deposit Insurance Corporation
of
British Columbia

Audited Financial Statements

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Audited Financial Statements

MEMBERS OF THE COMMISSION

Dale G. Parker *
Chairperson and Chief Executive Officer
Financial Institutions Commission

Michael Costello *
Deputy Minister
Ministry of Finance and Corporate Relations

Ian H. Bell, F.C.A. *
Chartered Accountant

Ronald E. Davies *
Retired Chief Executive Officer of a Credit Union

William Armstrong
Retired Senior Officer of a Bank

Frederick Wright, LL.B., C.A.
Partner
Capital West Partners

Nairn (Buz) Knott
Manager, Banking and Finance
H.A. Simons Ltd.

** Also on the Board of Directors for the Credit Union Deposit Insurance Corporation of British Columbia*

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Credit Union Deposit Insurance Enquiries:	Donna G. Bailie	660-5063
Complaints:	Robert Mayhew	660-2971

Brochures Available From the Financial Institutions Commission

If you deal with a Credit Union

If you have an Insurance Policy

If you deal with a Trust Company

Your Guide to B.C. Credit Union Deposit Insurance

Financial Institutions Commission Officers

Chairperson and Chief Executive Officer	Dale G. Parker	660-4815
Superintendent	Robert J. Hobart	660-2923
Executive Director, Operations	Frances E.C. Neville	660-4810
Director of Investigations	W. Alan Clark	660-2508
Deputy Superintendent, Credit Unions and Trust Companies	Joseph Corsbie	660-0138
Deputy Superintendent, Insurance and International Financial Businesses	Sherallyn C. Miller	660-4825
Deputy Superintendent, Real Estate	John R. Cook	660-4837

MESSAGE FROM THE CHAIRPERSON

On November 1, 1989, the Financial Institutions Commission (FICOM) was established through the amalgamation of the Credit Union Deposit Insurance Corporation of British Columbia (CUDIC) and the Office of the Superintendent of Financial Institutions (SOFI). Prior to the amalgamation, CUDIC operated a deposit insurance program for credit unions, while SOFI administered the regulatory rules for credit unions, trust companies, the insurance industry and the real estate and mortgage brokerage industry in British Columbia. The amalgamated entity - FICOM - carries out all activities of its predecessors, and is unique in Canada in that it is both the regulator and the deposit insurer for credit unions.

On September 15, 1990, the Financial Institutions Act (FIA) was proclaimed which made a fundamental change to the regulatory rules under which credit unions, trust companies and insurance companies operate in British Columbia. The FIA combined into one statute, the regulatory rules under which these institutions operate to ensure regulatory consistency where appropriate.

"FICOM's job is public protection"

FICOM has a significant public protection responsibility. Virtually every household in British Columbia has at least one insurance product, over half of British Columbians use the services of a credit union or trust company and many purchase a residential property in any given year. FICOM meets its public protection responsibilities by ensuring that those we regulate understand and comply with the spirit and intent of the legislation which we administer.

March 31, 1992, thus marked the end of FICOM's second full year of operations and its first full year of operations under the FIA. It is therefore timely to report on our activities and those of the industry sectors for which we have responsibility.

Our start-up strategy has focused on five areas:

- The introduction of the new Financial Institutions Act (FIA);
- The upgrading of the skills and knowledge of our team;
- The development and implementation of an automated systems strategy;
- The reduction of operating costs; and
- To become self-funding.

I am pleased to advise that considerable progress has been made in each of these areas.

FINANCIAL INSTITUTIONS ACT (FIA)

The FIA involved an extensive rewrite of legislation to combine within one Act the regulation of credit unions, trust companies and insurance companies. The Act has proven to be the most modern, progressive and comprehensive in Canada. It has successfully permitted institutions greater discretion and self-governance, while enhancing public protection and public disclosure. FICOM has devoted considerable resources to the introduction of the new Act, ensuring institutions are familiar with its requirements. Attention is now turning to the task of heightening public awareness to help the public make informed decisions when selecting financial services. A series of brochures have recently been issued, which are available directly from FICOM or from the offices of Government Agents located throughout British Columbia.

SKILLS AND KNOWLEDGE

During 1991, we invested, on average, $600 and undertook six days of training per employee to better prepare them to perform their jobs. Training and development took place in-house, through secondment and through enrolment in continuing education programs offered by universities and colleges. Plans for the current year have been stepped up with a budget of $750 per employee and an average ten days of training. In early 1992, FICOM officially opened its Institute of Technology. The "Institute's" mandate is to assess the computer skills required by each employee to

take advantage of FICOM's new computer system and offer in-house classes to meet those needs.

AUTOMATED SYSTEMS STRATEGY

FICOM receives and analyses financial information from more than 500 financial institutions on a regular basis. This, coupled with the information gathered from in excess of 125 annual on-site examinations, results in an enormous challenge. Accuracy and timeliness of information are essential for us to fulfil our mandate. An early decision was taken to develop and implement a systems strategy that would place FICOM in the forefront in management information technology. FICOM now has the single largest IBM local area network in the provincial government. During the past year we entered into a joint agreement with B.C. Central Credit Union and Stabilization Central Credit Union to build a common information system to collect data from all credit unions in British Columbia. This innovative approach has reduced costs to each organization and is believed to be a first of its kind in Canada. We have successfully completed the first phase of this three year plan.

OPERATING COSTS

Since 1989, FICOM operating costs have decreased 22 per cent. When one further considers the impact of inflation there is ample evidence that significant economies of scale have been made possible with the amalgamation of the regulator and deposit insurer. Staffing complement has been steadily reduced from a high, prior to the amalgamation, of 125 to its current level of 84. Operating cost reductions continue, with FICOM's 1992/93 expenditure budget being 5 per cent below our 1991/92 expenditure budget.

SELF-FUNDING

Our initial strategy called for FICOM to become self-funding by 1994/95. I am pleased to report this will now be achieved in fiscal 1992/93, the third year of operations. In 1989/90, FICOM's cost to taxpayers totalled $2.5 million. A break even point has been reached by the reduction in operating costs and adjustment in certain fees to ensure that each industry sector is regulated on a "user pay" basis. Although fee increases have recently taken place, fees levied in British Columbia are comparable with those assessed in other jurisdictions. We take seriously our responsibility to operate in a cost effective manner while emphasizing service quality.

SERVICE QUALITY

Management have recently undertaken a strategic renewal. While it was recognized that the preceding objectives will continue to require our attention, we now consider that FICOM is at a stage where service quality must take a higher priority. With this in mind our mission statement has been reworded. A service quality plan is presently being developed and certain initiatives have already been taken. For example, a staff suggestion contest was launched with 326 suggestions brought forward. Many of these suggestions have been acted upon with the objective of improving service.

We are indeed fortunate to have quality staff that is committed to carrying out FICOM's mission. The start up period has placed extraordinary demands on team members and they have met the challenge. I wish to thank and recognize them for our early success.

I would also like to thank FICOM's Commissioners for their valued contribution. In particular, I wish to express appreciation to Mr. James Stuart, of Kelowna, Mr. Thomas Baybutt, of Nelson, and Mr. Douglas Horswill, of Victoria, whose appointments expired during the past year.

Dale G. Parker
Chairperson and
Chief Executive Officer
Financial Institutions
Commission

LEGISLATIVE RESPONSIBILITIES

FICOM has responsibility for the administration of ten provincial statutes.

- **Condominium Act** - provides a framework of rights and responsibilities for those living in strata developments.

- **Credit Union Incorporation Act (CUIA)** - provides a corporate law framework for credit unions consistent with the cooperative characteristics of credit unions.

- **Financial Institutions Act (FIA)** - provides a modern regulatory framework to govern all provincially regulated financial institutions including trust companies, insurance companies and credit unions as well as insurance agents, salespersons and adjusters. In addition, the FIA provides for a credit union deposit insurance fund and shared stabilization powers between FICOM and a credit union system stabilization authority.

- **Insurance Act** - provides certain statutory requirements for contracts of insurance.

- **Insurance (Captive Company) Act** - establishes British Columbia as a domicile for captive insurance companies and provides a registration and regulatory framework for captive insurance companies.

- **Insurance (Marine) Act** - provides certain statutory requirements for contracts of marine insurance.

- **International Financial Business Act** - establishes a licensing and regulatory framework for financial institutions to register in British Columbia to carry on international financial business. There are currently no licences issued under this legislation.

- **International Financial Business (Tax Refund) Act** - establishes a registration system for subsidiaries or offices of financial institutions, which are already licensed and regulated in Canada, to qualify for a tax refund relating to the income earned from international financial business.

FICOM MISSION

To protect the public and serve the financial sector, delivering information and clear impartial judgements, based on legislation, that enables the financial sector to earn customer confidence.

- **Mortgage Brokers Act** - provides a licensing and regulatory framework for mortgage brokers who deal with the public.

- **Real Estate Act** - Part 1 of the Real Estate Act provides the licensing and regulatory framework for real estate agents and salespersons under the auspices of the Real Estate Council of British Columbia. Part 2 of the Act provides a regulatory framework for the sale of all strata developments and subdivisions outside municipal boundaries. The emphasis is on full, true and plain disclosure in the selling process.

FICOM does not have legislative or regulatory responsibilities with respect to banks, which are regulated by the Federal Government, or the securities industry, which is regulated by the British Columbia Securities Commission.

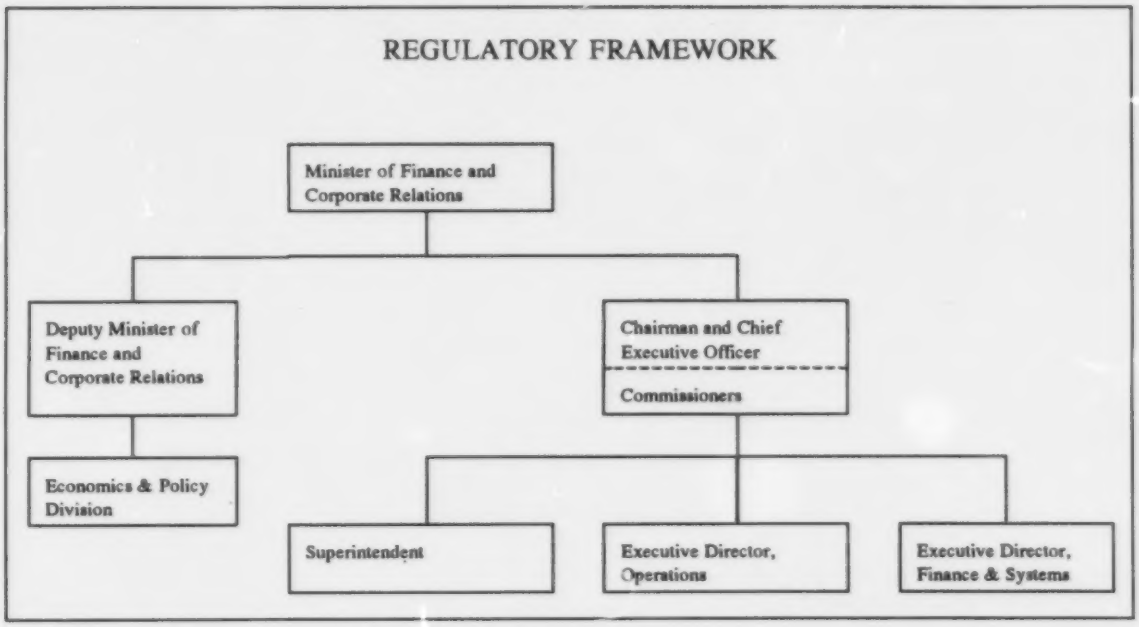
ORGANIZATION, MISSION AND MANDATE

The organization of financial services industry regulation in British Columbia is divided into two functional areas, both reporting to the Minister of Finance and Corporate Relations:

- policy - the Economics and Policy Division of the Ministry of Finance and Corporate Relations is responsible for providing advice to the minister on policy matters; and,
- administration - FICOM is responsible for administering the financial services legislation.

The Commission has three distinct roles in the administration of the Financial Institutions Act and the Credit Union Incorporation Act.

- It provides recommendations to the Minister on major regulatory decisions such as incorporations, business authorizations, liquidations and wind-ups.
- It makes credit union stabilization, supervision and deposit insurance decisions. Stabilization and supervision are regulatory powers used to assist credit unions which are experiencing financial difficulties.



The Minister of Finance and Corporate Relations is not only responsible for the policy direction of FICOM but also for broad "public interest" regulatory decisions.

- It oversees the general operations of FICOM.

The Commission has no legislative responsibilities with respect to the other statutes administered by FICOM.

Members of the Commission are appointed by the Lieutenant Governor in Council on the recommendation of the Minister of Finance and Corporate Relations.

FICOM consists of three branches.

- The Superintendent's Branch has responsibility for day to day regulatory decisions under the Acts administered by FICOM. Investigations of non-compliance and criminal matters are also handled by the Superintendent's branch. The same person occupies the positions of Superintendent of Financial Institutions, Superintendent of Real Estate and Registrar of Mortgage Brokers.

- The Operations Branch is responsible for on-site examinations of financial institutions, the review of investment and lending policies and stabilization and deposit insurance matters.

- The Finance and Systems Branch provides administrative support to the other branches. Of particular importance are information systems given the vast amount of information received and processed by FICOM.

The legislation which FICOM administers provides regulatory rules for the protection of the public. These rules are designed to:

- protect depositors against insolvency of a trust company or credit union;

- protect policy holders against insolvency of an insurance company;

- safeguard consumers against the improper marketing of financial and real estate products and services; and

- through the Credit Union Deposit Insurance Corporation, insure credit union deposits and non-equity shares to the limits permitted by the FIA.

FICOM's role is not one of managing or operating financial institutions. This is rightfully the role and obligation of the directors and management of the institution.

The legislation which is administered does, however, provide a set of rules and guidelines to ensure that financial institutions conducting business in British Columbia are operated in a prudent fashion. When these rules and guidelines are not complied with, FICOM has the authority and the responsibility to remedy the situation.

Despite regulatory rules, however, financial institutions do fail on occasion. Regulation reduces the risk of failure, but cannot provide a guarantee of total safety.

FICOM's mandate does not extend to making a public assessment of the financial condition of a particular financial institution. Nevertheless, regulatory rules provide a member of the public with the right to obtain financial information from a financial institution. A member of the public, on request and free of charge, may examine a copy of the most recent financial statements and auditor's report at the business office of any credit union, trust company or insurance company conducting business in British Columbia.

In addition, on request the financial institution must provide a member of the public with a copy of its financial statements and auditor's report, for which it may charge a reasonable fee.

Questions regarding the operation of a particular financial institution should, thus, first be addressed to the financial institution. FICOM is also pleased to address any enquiry or complaint from the public.

It is FICOM's view that the majority of regulatory compliance issues can be settled through the process of negotiation. However, when issues cannot be resolved through negotiation, FICOM has the authority to take unilateral action. When this occurs, the legislation provides the regulated entity with the right of appeal to a third party - the Commercial Appeals Commission. This process ensures that FICOM does not overstep its mandate. Similarly, the Office of the Ombudsman is available to persons who feel that FICOM has not dealt with an issue in an appropriate manner. This provides an independent assessment to ensure that regulatory integrity is not compromised.

FICOM FINANCIAL RESULTS

1991/92 Fiscal Year

FICOM gross expenditure for 1991/92 was over $6.6 million. Approximately three-quarters of expenditure was for salaries, benefits and the purchase of specialized professional services. Expenditure decreased by almost 15 percent in 1991/92 due to efficiencies resulting from the merger of the Credit Union Deposit Insurance Corporation and the Superintendent's Office.

Recoveries to voted expenditures were over $2.7 million in 1991/92. These recoveries were from the credit union system for expenditures incurred by FICOM pertaining to deposit insurance, supervision and stabilization matters. Recoveries decreased by over 20 percent in 1991/92, reflecting the expenditure reductions associated with increased operating efficiencies.

As a result of both expenditure and recovery decreases, net voted expenditure for FICOM decreased by about 10 percent to $3.9 million in 1991/92.

Fee revenue, which includes annual licensing fees and fees for various consents required from FICOM, increased to $3.6 million in 1991/92. The fee revenue increase was due to increased activities in the real estate and credit union sector and a revision to the fee schedule.

As a result, the deficit from FICOM operations, which is funded by the tax payer, was reduced to slightly less than $400,000 in 1991/92.

FICOM BUDGET
(In dollars)

	1990/91 Actual	1991/92 Preliminary Actual	1992/93 Budget
Gross Voted Expenditure	7,740,150	6,648,654	6,408,000
Recoveries to Voted Expenditure	3,385,487	2,707,659	2,700,000
Net Voted Expenditures	4,354,643	3,940,995	3,708,000
Fee Revenue	2,539,424	3,565,600	4,271,000
Surplus (Deficit) From FICOM Operations	(1,815,219)	(375,395)	563,000

1992/93 Fiscal Year

It is a generally accepted principle that the costs of regulation should be covered by fees paid by regulated industries rather than taxpayers at large. FICOM's goal, at its inception, was to achieve full cost recovery by its fifth year of operation. FICOM will achieve this goal in 1992/93, its third year of operation.

Gross expenditure for 1992/93 is budgeted at $6.4 million, a decrease of 3.6 per cent from preliminary actual expenditures of 1991/92. FICOM has managed to consistently reduce expenditure in every year since its inception. These savings have been achieved by the elimination of duplication between the regulator and deposit insurer, tightly focusing on our mandate, concentrating only on important issues and risks and by using technology to our advantage.

However, FICOM cannot continue to reduce expenditures to such an extent in the future without compromising regulatory integrity. As a result, fees were increased for extraprovincial trust and insurance companies and the real estate industry. These fee increases, coupled with expenditure savings, will allow FICOM to become self funding during 1992/93. In fact, if current projections are realized, FICOM will report a slight surplus from operations during the next year, which can be used as a cushion against unexpected regulatory costs or fee increases in future years.

CUDIC FINANCIAL RESULTS

The Credit Union Deposit Insurance Corporation (CUDIC) maintains and administers a deposit insurance fund to protect credit union members against the loss of deposits held by British Columbia credit unions and to provide financial assistance to credit unions experiencing difficulties. The deposit insurance fund consists of the sum of CUDIC's accumulated earnings or equity and debentures issued to credit unions.

Following the proclamation of the FIA in September 1990, the credit union system in British Columbia formed Stabilization Central Credit Union (SCCU) with a mandate to enhance the stability and credibility of the credit union system in the province.

During 1990, a task force comprised of representatives from B.C. Central Credit Union, SCCU and FICOM was struck to determine the optimal approach to deposit insurance funding. One of the task force's recommendations was that a separate fund be established and administered by SCCU. In addition, based on the results of an analytical study, it was concluded that an appropriate minimum size for the combined funds was between 55 and 60 basis points of total credit union system deposits. As a result, CUDIC and SCCU entered into an agreement which provided for an initial combined fund equivalent to 55 basis points to be split equally between the two organizations. It was also agreed that all future financial assistance payments would be made initially from the SCCU fund.

DEPOSIT INSURANCE FUND
Statistical Highlights
(in dollars)

	1990/91	1991/92
Total Assets	121,058,928	108,241,884
Accumulated Earnings	27,223,796	37,776,345
Revenue	17,115,272	15,031,740
Net Income	9,784,474	10,552,549
Debentures Outstanding	85,678,114	66,235,901

During 1991/92, CUDIC did not make an annual assessment on credit unions because CUDIC has met its target level of 30 basis points of credit union system deposits. As a result SCCU was able to make an assessment of 13 basis points to build up its equity to over $14 million as at December 31, 1991.

Despite no new assessments, equity of the CUDIC fund increased by more than 38 percent to $37.8 million over the last year. This was primarily due to five factors:

- There were minimal draws against the fund during the last year;
- There were recoveries of previous years financial assistance totalling $3.7 million;
- There was a reversal of prior year provisions totalling $3.8 million;
- Operating expenses were stable; and
- Investment income was $11.2 million for a return of 11.6 percent before unrealized capital gains.

CUDIC also has the authority to raise funds from credit unions by requiring them to purchase debentures with a rate of interest determined by the CUDIC Board of Directors. It has recently been CUDIC's policy to reduce its reliance on debenture funding. Because of this, CUDIC redeemed $20 million of debentures during 1991/92 reducing the total amount outstanding to $66 million. The interest rate paid on outstanding debentures was increased from 5.5 percent to 8.5 percent on July 31, 1991.

In 1992/93, CUDIC plans to continue its policy of redeeming debentures and will increase the rate of interest paid on debentures outstanding. In addition, it is expected that CUDIC will not need to make assessments on credit unions during 1992/93 and that SCCU will maintain an assessment rate similar to that of 1991/92. Therefore, British Columbia credit unions will continue to pay the lowest premiums for deposit insurance of any credit union system in Canada.

LEGISLATIVE CHANGES

There have been no changes over the last year to any of the statutes administered by FICOM. There have, however, been a number of changes to the regulations.

Pursuant to the Financial Institutions Act a number of new regulations and regulation amendments have been introduced in the last year.

- Credit Union Deposit Acceptance Regulation - This new regulation permits credit unions to accept deposits from federal Crown corporations.

- Credit Union Minimum Level of Capital Regulation - This new regulation prescribes a minimum level of capital of two percent before FICOM may order a credit union to amalgamate or dispose of its assets.

- Definitions Regulation - The amendment to this regulation changes the definition of "officer" by deleting the reference to employees who have the authority to bind a financial institution under contracts.

- Designation of Mutual Company Regulation - This amendment corrects an error in the name of a designated mutual company.

- Extraprovincial Corporations Disclosure of Information Regulation - This new regulation makes it a condition of business authorization for extraprovincial corporations to authorize regulators in other jurisdictions to share information with the British Columbia Superintendent of Financial Institutions.

- Financial Institutions Fees Regulation - The amendments increase the fee rates for extraprovincial trust companies and insurance companies and authorize FICOM to recover costs of investigative services at a set rate.

- Financial Institutions Forms Regulation - The amendments make a number of technical changes to information returns submitted by companies to FICOM.

- Inactive Deposit Regulation - The amendment to this regulation exempts credit unions from the requirement to pay certain inactive deposits to the Minister of Finance and Corporate Relations.

- Insurance Company Exemptions Regulation - The amendments permit the Canadian Investor Protection Fund to engage in limited insurance business without a business authorization, clarifies that extraprovincial insurance agencies are not covered by provisions relating to extraprovincial insurance companies, exempts the British Columbia Life and Casualty Company from the FIA capital requirement provisions until December 31, 1992 and exempts the Mutual Fire Insurance Company of British Columbia from the FIA capital requirement provisions until October 31, 1998.

- Insurance Licensing Regulation - The amendments require an applicant for an "unrestricted" life insurance agent's licence to have at least two years experience, impose an obligation on all insurance agents to disclose to their customers the payment of referral fees to a third party, and require the Insurance Council of British Columbia to establish a mandatory continuing education program for general insurance agents, life insurance agents and insurance adjusters.

- Insurance Society Exemption Regulation - This new regulation exempts societies with deemed business authorizations from section 195 of the FIA under certain circumstances. Section 195 prohibits insurance societies from paying more than $5,000 under an insurance policy. The regulation exempts a society from the $5,000 limit if the society's assets exceed liabilities by more than $3 million, the policy is in respect of health care benefits and the policy pays insurance proceeds not exceeding $100,000 in a two year period.

- Insurance Licensing Exemptions Regulation - The amendment exempts individuals who hold a general insurance salespersons's (level 1) license or an insurance adjuster's (level 1) license from the FIA requirement that licensees be 19 years of age.

- Investment and Lending Regulation - The amendments clarify that a financial institution must establish criteria for the evaluation and procedures for the monitoring of all loans and leases and that the prohibition against a trust company or credit union acquiring real estate does not apply to land acquired by a trust company or credit union for its own use.

- Liquidity Requirement Regulation - The amendments correct cross-references, clarify the treatment of accrued interest on qualified liquid assets, and require trust companies and credit unions to file a liquidity report showing particulars of the calculation of the amount that constitutes sufficient liquid assets.

- Marketing of Financial Products Regulation - The amendments address two issues. First, the amendments expand the type of ownership links that must be disclosed by a person selling a product. Second, the amendments streamline the disclosure requirements for insurance agents who engage in a number of similar, ongoing transactions with the same customer by providing an exemption from the disclosure obligations for a transaction that is one in a series of continuing similar transactions with the same customer.

- Non-Reporting Company Exemption Regulation - This regulation exempts companies whose shares are not publicly traded from certain provisions of the Company Act relating to meetings to elect directors, proxy solicitations and information circulars.

- Shared Premises Regulation - The amendment clarifies that the shared premises regulation applies to extraprovincial companies, as well as to provincial companies.

- Trust Company Exemption Regulation - This new regulation exempts trust companies that are authorized to engage in trust business only from the requirement to file investment and lending policies with FICOM.

- Designation of Provinces Regulation - This amendment revokes the designation granted to Newfoundland as a "designated jurisdiction".

- Capital Requirements Regulation - The amendments to this regulation are technical in nature, and provide clarification.

In addition to the FIA regulation changes:

- A change to regulations pursuant to the Company Act was made to delete a redundant insurance company incorporation filing;

- An amendment was made to regulations pursuant to the Real Estate Act to increase prospectus and disclosure statement filing fees; and,

- A transfer of administrative responsibility was made from the Superintendent of Real Estate to the Real Estate Council of British Columbia pertaining to the filing of disclosure statements required for the acquisition of real estate by licensees.

Copies of the statutes and regulations administered by FICOM are available at a modest cost from:

- World Wide Books and Maps
  736A Granville Street
  Vancouver, British Columbia
  V6Z 1G3
  Phone: 687-3320

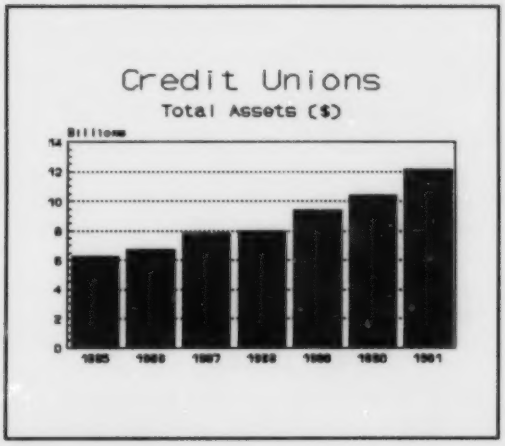
- Crown Publications
  546 Yates Street
  Victoria, British Columbia
  V8W 1K8
  Phone: 386-4636

SECTOR RESULTS

Credit Unions

As at March 31, 1992, there were 107 individual credit unions authorized to conduct business in British Columbia. Of these, 21 were authorized to conduct deposit and trust business, with the remainder authorized to conduct deposit business only. In addition, there were two central credit unions authorized to conduct business in British Columbia.

Total assets of the British Columbia credit union system at March 31, 1992, exceeded $12.2 billion. Total deposits were approximately $10.2 billion, of which 85 per cent are insured by CUDIC. CUDIC insures deposits and non-equity shares in all British Columbia credit unions, up to prescribed limits.



During the past fiscal year the following amalgamation and asset transfers took place:

- Civic Credit Union and United Services Credit Union amalgamated to form United Civic Savings Credit Union;
- Evergreen Savings Credit Union acquired the assets and liabilities of Black Creek Credit Union;
- Pacific Coast Savings Credit Union acquired the assets and liabilities of Victel Credit Union;
- Powell River Credit Union acquired the assets and liabilities of Texada Credit Union.

The regulation of credit unions in British Columbia focuses on the maintenance of adequate capital in relation to risk weighted assets, the review of investment and lending policies for prudency, testing of investment and lending policy compliance through on-site examination, assessment of management practices and asset risk through on-site examination, and monitoring financial performance through a review of monthly financial filings.

In addition to regulatory monitoring, FICOM is involved with the supervision and stabilization of credit unions which are experiencing some degree of financial distress. Supervision and stabilization can be carried out directly by FICOM or can be delegated to Stabilization Central Credit Union (SCCU). SCCU is a central credit union whose major function is to enhance the stability and credibility of credit unions in British Columbia.

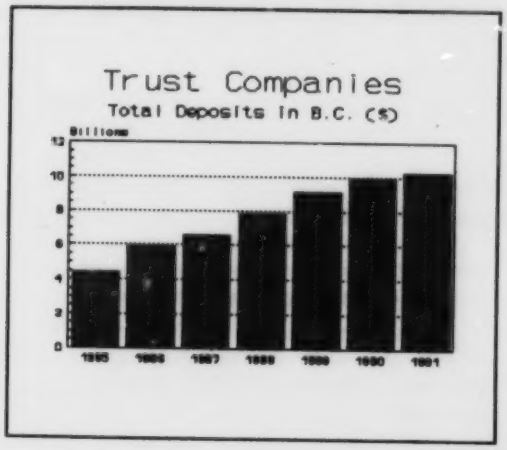
As at March 31, 1991, there were 12 credit unions under supervision. During 1991/92, seven credit unions were released from supervision and one requested supervision. Therefore as at March 31, 1992, there were six credit unions under supervision:

- Creston and District Credit Union was under the supervision of FICOM;
- Evergreen Savings Credit Union was under the supervision of SCCU;
- Khalsa Credit Union was under the supervision of FICOM;
- Pacific Coast Savings Credit Union was under the supervision of FICOM;
- Prince George Savings Credit Union was under the supervision of SCCU; and,
- Sharons Credit Union was under the supervision of SCCU.

Trust and Loan Companies

As at March 31, 1992, there were 60 trust and loan companies authorized to conduct business in British Columbia. Of these, 37 were authorized to undertake deposit and trust business, 9 were restricted to deposit business only and 8 were restricted to trust business only. There were also 6 inactive companies.

Total assets of trust companies operating within British Columbia are in excess of $125 billion. Total deposits in British Columbia are approximately $10.2 billion, of which $8.5 billion are insured by Canada Deposit Insurance Corporation (CDIC). All deposit-taking trust companies operating in British Columbia must be members of CDIC.



Most trust companies operating in the province are incorporated in other Canadian jurisdictions (other provinces or federal). There are 6 British Columbia incorporated companies and one of these, Aetna Trust, is authorized to undertake deposit business.

The Financial Institutions Act (FIA), uses a designated jurisdiction approach to the regulation of trust companies incorporated in other Canadian jurisdictions. Under this approach, extraprovincial companies are not required to meet all the requirements of the FIA provided that there are adequate regulatory safeguards in the incorporating jurisdiction. For this reason, FICOM must work closely with other regulators. An inter-provincial information sharing agreement is in place to facilitate this.

FICOM's basic approach to the regulation of trust companies is one of reviewing quarterly financial filings and other information, conducting on-site examinations of companies incorporated in British Columbia and working with other regulators with respect to extraprovincial companies. With an objective of reducing cost and limiting the inconvenience to trust companies, FICOM has willingly participated in several joint on-site examinations with examiners from other jurisdictions.

During 1991/92, the following changes occurred in the trust industry:

- Bonaventure Trust Inc. received a business authorization for trust and deposit business;
- Mackenzie Trust Company received a business authorization for trust and deposit business;
- Marcil Trust Company's business authorization was revoked at the company's request;
- Montreal Trust Company and Wellington Trust Company amalgamated to form Montreal Trust Company;
- Saskatchewan Trust Company's business authorization was revoked; and,
- Standard Trust Company's business authorization was revoked.

Subsequent to the end of the year, The R-M Trust Company received a business authorization for trust business and Pacific and Western Trust Company was restricted from undertaking deposit business in British Columbia until its capital meets the minimum requirements of the FIA.

Insurance

As at March 31, 1992, there were 346 insurance companies authorized to conduct insurance business in British Columbia. Of these, 217 were property and casualty companies, 124 were life insurance companies and 5 were authorized to conduct both types of business. The annual premium revenues of these companies from British Columbia operations are in excess of $3.4 billion.

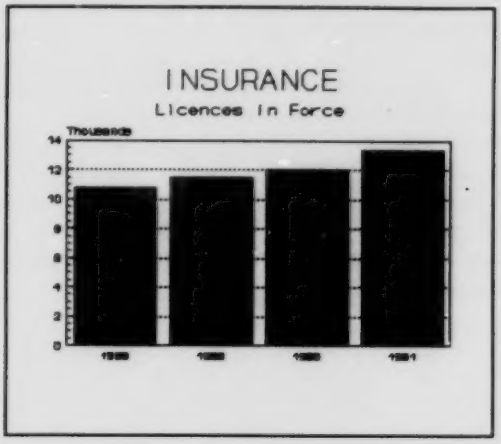
All insurance companies authorized to conduct business in British Columbia are required to be members of the Property and Casualty Insurance Compensation Corporation or the Canadian Life and Health Insurance Compensation Corporation, depending on the type of business the company underwrites. These corporations are industry run equivalents to CDIC and CUDIC and provide insurance coverage to policyholders in the event of an insurer's insolvency.

Similar to trust companies, most insurance companies operating in British Columbia are incorporated in other Canadian jurisdictions. Over 90 percent of the companies are federally incorporated or registered. There are 11 authorized companies that were incorporated in British Columbia.

The Financial Institutions Act (FIA) uses a primary regulator approach to the regulation of extraprovincial insurance companies. As is the case for trust companies, extraprovincial insurance companies are not required to meet all the requirements of the FIA, provided that there are adequate regulatory safeguards present in the incorporating jurisdiction. FICOM's basic approach to regulation is thus one of reviewing annual filings, conducting on-site examinations of companies incorporated in British Columbia and working with other regulators with respect to extraprovincial companies.

In addition to monitoring for solvency, there is a high level of insurance industry regulatory activity with respect to the marketing of financial products, including the handling of complaints and requests for rulings pertaining to disclosure, misleading advertising, unfair contracts, tied selling and confidentiality.

The FIA also sets out the licensing requirements for insurance salespersons, agents and adjusters conducting business in the province. The Insurance Council of British Columbia, which is made up of industry representatives, has been delegated the responsibility for the licensing and regulation of insurance licensees. There are over 13,000 insurance agents, sales persons and adjusters licensed in British Columbia.



During 1991/92, the following changes occurred in the insurance industry:

- Abeille Reassurances' business authorization was revoked at the company's request;
- AFLAC Insurance Company of Canada received a business authorization for life insurance business;
- Canadian Trinity Life Insurance Company received a business authorization for life insurance business;
- Consolidated Life Assurance Company Limited received a business authorization for life insurance business;
- Family Insurance Corporation was incorporated as an insurance company and received a business authorization for general insurance business;
- Federated Mutual Insurance Company's business authorization was revoked at the company's request;
- First American Title Insurance Company received a business authorization for general insurance business, limited to title insurance;

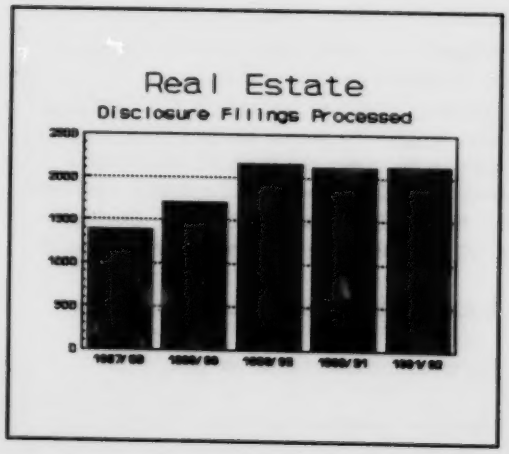
- Guildhall Insurance Company Limited's business authorization was revoked at the company's request;
- Kingsway General Insurance Company received a business authorization for general insurance business;
- Laurentian Casualty Company of Canada, Laurentian Pacific Insurance Company and the Laurentian Shield Insurance Company amalgamated to form Laurentian P & C Insurance Company;
- The Lincoln National Life Insurance Company received a business authorization for life insurance business;
- The Loyalist Insurance Company's business authorization was revoked at the company's request;
- The New India Assurance Company Limited's business authorization was revoked at the company's request;
- Norman Insurance Company Limited's business authorization was revoked at the company's request;
- Old Republic Life Insurance Company's business authorization was revoked at the company's request;
- Philadelphia Reinsurance Corporation's business authorization was revoked at the company's request;
- Providence Washington Insurance Company's business authorization was revoked at the company's request;
- Taisho Marine and Fire Insurance Company changed its name to Mitsui Marine and Fire Insurance Company; and,
- Unum Life Insurance Company amalgamated with Unum Life Insurance Company of America.

Real Estate and Mortgage Brokers

Part 1 of the Real Estate Act sets out the licensing requirements for real estate agents and salespersons. As of March 31, 1992, there were approximately 1,400 real estate agencies and 17,000 salespersons licensed in the province.

Through a Superintendent's regulation, the Real Estate Council of British Columbia, whose members are elected from industry, has been delegated the responsibility for the licensing and regulation of real estate agents and salespersons. The Superintendent of Real Estate, however, maintains the authority, to take direct regulatory action where the public interest is considered to be in jeopardy.

Under Part 2 of the Real Estate Act, FICOM is responsible for the review of prospectus and disclosure statement filings which developers are required to provide purchasers of residential property to ensure full, true and plain disclosure. During 1991/92, FICOM reviewed 975 strata plans, 26 prospectuses, 633 disclosure statements and 495 amendments to disclosure statements and prospectuses.



As at March 31, 1992, there were almost 650 mortgage brokers licensed to conduct business in the province. FICOM's regulation of mortgage brokers consists of reviewing annual filings and undertaking a limited number of on-site examinations.

FICOM also has responsibilities under the Condominium Act and is called upon to handle numerous enquiries from the public with respect to the operation of strata corporations.

Captive Insurance Companies

Captive insurance companies provide insurance to their owners, who are either corporations or associations. As the general public is not insured, these companies require less stringent regulatory control than traditional insurance companies.

British Columbia is the only jurisdiction in Canada which allows for the registration of captive insurance companies. Each captive is required to renew its registration annually. FICOM reviews each captive's application, financial statements and other information to determine whether the captive has the financial capacity to pay any future claims before issuing the annual renewal.

As at March 31, 1992, there were 14 captives registered in the province. During 1991/92, BayCrest Captive Insurance Company Limited registered for the first time.

International Financial Businesses

As at March 31, 1992, there were 50 international financial businesses registered under the International Financial Business (Tax Refund) Act. FICOM reviews the annual filings and other information to ensure the financial institution is conducting eligible international financial business within the requirements of the statute. During 1991/92, the following companies were registered:

- Golden Capital Securities Limited;
- Haywood Securities Incorporated;
- Majendie Securities Limited;
- Rothschild Canada Incorporated;
- T.A.L. Investment Counsel Limited; and
- Wardley Canada Incorporated.

Overland Financial Services Limited and Capital Group Securities cancelled their registrations during 1991/92.

Investigations

FICOM's Investigation Department completed 273 investigations during the 1991/92 fiscal year and laid 61 charges under the statutes administered by FICOM and under the Criminal Code of Canada. The department also received 542 complaints from the public, 219 of which resulted in the launching of an investigation in some form. Many of the complaints also resulted in some form of regulatory response. In addition, the department fielded nearly 1,400 enquiries of all kinds.

The department's primary responsibility is the enforcement of the legislation administered by FICOM. Some investigations inevitably reveal criminal activity and in those cases, criminal charges are laid in addition to appropriate charges under the Provincial statutes.

At March 31, 1992, a total of 12 cases were before the Courts; 11 of those cases involved criminal charges as well as statutory offences. There were two more criminal cases awaiting approval for prosecution from Crown Counsel.

Another function served by the Investigation Department is the co-ordination of all complaints received by FICOM. This co-ordination helps to ensure consistent and prompt responses to the public, and allows the monitoring of "track records" which will sometimes reveal a problem which is not evident in any single complaint.

One of the Investigation Department's greatest assets is the information obtained from complaints received from the public. These complaints have often served to alert FICOM to a situation it might not otherwise have been aware of, thus allowing FICOM to be much more effective in its role of public protection.

APPENDIX A

CREDIT UNION DEPOSIT INSURANCE CORPORATION OF BRITISH COLUMBIA AUDITED FINANCIAL STATEMENTS

CREDIT UNION DEPOSIT INSURANCE CORPORATION OF BRITISH COLUMBIA

FINANCIAL STATEMENTS

MARCH 31, 1992

Deloitte & Touche

Deloitte & Touche

Suite 2000
1055 Dunsmuir Street
P.O. Box 49279
Four Bentall Centre
Vancouver, British Columbia
V7X 1P4

Telephone: (604) 669-4466
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AUDITORS' REPORT

To the Board of Directors
Credit Union Deposit Insurance Corporation of British Columbia

We have audited the balance sheet of Credit Union Deposit Insurance Corporation of British Columbia as at March 31, 1992 and the statements of earnings and accumulated earnings and changes in cash resources for the year then ended. These financial statements are the responsibility of the Corporation's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of the Corporation as at March 31, 1992 and the results of its operations and the changes in its financial position for the year then ended in accordance with generally accepted accounting principles. As required by the Financial Institutions Act of British Columbia, we report that, in our opinion, these principles have been applied on a basis consistent with that of the preceding year.

Deloitte & Touche

Chartered Accountants

Vancouver, British Columbia
May 15, 1992

Deloitte & Touche

CREDIT UNION DEPOSIT INSURANCE CORPORATION OF BRITISH COLUMBIA

BALANCE SHEET

ASSETS	March 31 1992	March 31 1991 (note 7)
CASH	$ (36,384)	$ 27,066
ACCOUNTS RECEIVABLE	1,088,291	4,507,269
INVESTMENTS		
Term deposits and cash	81,974	4,177,036
Securities at amortized cost (market value $96,922,088; 1991, $100,541,727)	95,179,198	99,115,772
Accrued interest	1,188,767	1,946,401
	$ 96,449,939	$ 105,239,209
FINANCIAL ASSISTANCE (note 2)		
Equity Shares and Subordinated Loans and Debentures to Credit Unions	10,607,487	11,091,671
Mortgage Loans	132,551	190,919
Real estate held for disposal	0	2,794
	$ 10,740,038	$ 11,285,384
	$ 108,241,884	$121,058,928

LIABILITIES AND ACCUMULATED EARNINGS	March 31 1992	March 31 1991 (note 7)
ACCOUNTS PAYABLE AND ACCRUALS	$ 541,917	$ 513,545
ACCRUED DEBENTURE INTEREST	1,405,721	1,178,074
PROVISION FOR FINANCIAL ASSISTANCE (note 2)	2,282,000	6,465,399
DEBENTURES ISSUED TO CREDIT UNIONS (note 3)	66,235,901	85,678,114
ACCUMULATED EARNINGS	37,776,345	27,223,796
	$108,241,884	$121,058,928

APPROVED BY THE BOARD:

Director

Director

COMMITMENTS (note 5)

See accompanying notes to financial statements.

CREDIT UNION DEPOSIT INSURANCE CORPORATION OF BRITISH COLUMBIA

STATEMENT OF EARNINGS AND ACCUMULATED EARNINGS

	Year Ended March 31, 1992	Year Ended March 31, 1991 (note 7)
Revenue		
Investments	$ 11,219,275	$ 9,994,518
Assessments	0	5,795,040
Interest on assigned loans	27,545	47,862
Recoveries of financial assistance	3,507,125	1,216,518
Other	277,795	61,334
	$ 15,031,740	$ 17,115,272
Expenditures		
Debenture interest	5,324,653	4,626,941
Financial assistance (note 2)	(3,836,890)	(196,073)
Administration (schedule)	2,697,923	2,728,537
Lease commitment	40,898	171,393
Investment managers' fees (note 7)	124,185	0
Past service pension contribution (note 8)	128,422	0
	$ 4,479,191	$ 7,330,798
NET EARNINGS (note 4)	10,552,549	9,784,474
Accumulated earnings at beginning of period	27,223,796	17,439,322
ACCUMULATED EARNINGS AT END OF PERIOD	$ 37,776,345	$ 27,223,796

See accompanying notes to financial statements.

Deloitte & Touche

CREDIT UNION DEPOSIT INSURANCE CORPORATION OF BRITISH COLUMBIA

STATEMENT OF CHANGES IN CASH RESOURCES

CASH PROVIDED BY (USED FOR):	Year Ended March 31, 1992	Year Ended March 31, 1991 (note 7)
OPERATIONS		
Net earnings	$ 10,552,549	$ 9,784,474
Items not involving cash		
Decrease in provision for financial assistance, charged to earnings	(3,840,140)	(248,022)
Changes in non-cash balances relating to operations		
Accounts receivable and accounts payable	3,674,997	4,439,404
Equity shares and subordinated loans and debentures to credit unions	484,184	1,560,537
Mortgage loans and real estate held for disposal	61,162	180,895
Provision for financial assistance, payments to credit unions	(343,259)	(34,979)
	$ 10,589,493	$ 15,682,309
FINANCING ACTIVITIES		
Issuance of debentures	64,359	11,430,194
Redemption of debentures	(19,506,572)	(37,554)
	$ (19,442,213)	$ 11,392,640
Increase (decrease) in cash resources	(8,852,720)	27,074,949
Cash resources at beginning of period	105,266,275	78,191,326
CASH RESOURCES AT END OF PERIOD	$ 96,413,555	$ 105,266,275

(Cash resources is defined as cash and investments including accrued interest).

See accompanying notes to financial statements.

Deloitte & Touche

CREDIT UNION DEPOSIT INSURANCE CORPORATION OF BRITISH COLUMBIA

SCHEDULE OF ADMINISTRATION EXPENSES

	Year Ended March 31, 1992	Year Ended March 31, 1991 (note 7)
Audit	$ 9,000	$ 12,000
B.C. Central Credit Union Line of Credit, Standby Charge	0	31,250
Directors' fees	4,205	10,713
Insurance	767	(547)
Legal	774	4,389
Office operations	408,670	222,621
Office rent	312,031	229,309
Professional services, other	174,378	246,069
Publications and communications	1,584	3,906
Salaries and employee benefits	1,706,389	1,875,462
Travel costs	80,125	93,365
	$ 2,697,923	$ 2,728,537

Deloitte & Touche

CREDIT UNION DEPOSIT INSURANCE CORPORATION OF BRITISH COLUMBIA

NOTES TO FINANCIAL STATEMENTS

YEAR ENDED MARCH 31, 1992

OPERATIONS

Credit Union Deposit Insurance Corporation (CUDIC) operates as an independent entity from within the Financial Institutions Commission (FICOM) under the provisions of Financial Institutions Act (FIA). The mandate of CUDIC is to guarantee deposits and non-equity shares of members of British Columbia credit unions up to the limits prescribed by FIA. To meet this objective, CUDIC provides financial assistance to credit unions which have come under its supervision. CUDIC also undertakes administrative and regulatory functions as set out in the Act.

The amount, timing and form of assistance which may be required for credit unions under supervision is dependent on future events and outcomes. Three outcomes requiring assistance are rehabilitation, merger or liquidation of credit unions. In the event of a liquidation, CUDIC's liability to depositors is limited to the prescribed limits of the Act. CUDIC is empowered to assess credit unions and to issue debentures to them to raise additional funds if such funds are required for assistance. Provision for financial assistance in amounts determined to be likely as well as a general provision are provided in these financial statements.

CUDIC has planned not to assess credit unions in 1992 as the required level of Deposit Insurance Fund was attained in 1991/92 fiscal year. Stabilization Central Credit Union (SCCU) will assess credit unions to build up its portion of the Deposit Insurance Fund with an agreement in place between CUDIC and SCCU stipulating that future financial assistance payments will be initially made from the SCCU Fund.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

(a) Investments

All CUDIC investments are made through investment managers according to a specific policy approved by the Board of Directors. Premiums and discounts arising at the time of purchase of marketable securities are amortized over the period to maturity.

(b) Financial Assistance to Credit Union

CUDIC's policy for providing for losses on purchases of equity shares of credit unions and on conditional loans, subordinated loans and subordinated debentures to credit unions is based on CUDIC's estimate of the probability of recovery of such investments and loans. Where deemed prudent, a general provision may also be provided.

All other financial assistance is recognized as an expense in the financial statements upon the earlier of disbursement of assistance or when such assistance has been determined to be likely and the amount can be reasonably estimated.

Mortgage loans and real estate held for disposal are carried at net realizable value. Value is attributed to third party loans received as a consequence of assistance given only where such loans are fully secured by a mortgage on real property. No value is attributed to unsecured loans or loans secured by other than real property. At March 31, 1992, the outstanding amount of loans which have no carrying value but on which payments are being received is $32,818 (March 31, 1991, $39,245).

(c) Related Party Transactions

Almost all administrative expenses of CUDIC, including employees' salaries and benefits, are paid through the B.C. government. The allocation of direct salaries to CUDIC is estimated based on the activities performed by FICOM staff on tasks pertinent to the mandate of CUDIC. Other expenses including overhead are allocated to CUDIC according to departmental averages and CUDIC's estimated share of activities in the department and/or organizational function.

2. FINANCIAL ASSISTANCE

(a) Assistance to Credit Unions

Details of assistance to credit unions are as follows:

	March 31, 1992	March 31, 1991 (note 7)
Subordinated debentures	$ 657,487	$ 1,201,671
Subordinated loans	150,000	150,000
Equity shares	10,000,000	10,000,000
	$10,807,487	$11,351,671
Less:		
Loan reserves	200,000	260,000
	$ 10,607,487	$ 11,091,671

None of the above assets are currently interest bearing and are not scheduled for repayment within the next fiscal year.

At March 31, 1992, 3 credit unions (March 31, 1991, 8) were under supervision by CUDIC and responsibility for supervising another 3 credit unions (March 31, 1991, 5) was delegated by CUDIC to Stabilization Central.

(b) Provision for Financial Assistance

	Year Ended March 31, 1992	Year Ended March 31, 1991 (note 7)
Provision for financial assistance, beginning of period	$ 6,465,399	$ 6,748,400
Less payments to credit unions	(343,259)	(34,979)
Decrease in provision charged to earnings	(3,840,140)	(248,022)
Provision for financial assistance, end of period	$ 2,282,000	$ 6,465,399

(c) Financial Assistance Charged to Earnings

	Year Ended March 31, 1992	Year Ended March 31, 1991 (note 7)
Decrease in provision for financial assistance, charged to earnings	(3,840,140)	(248,022)
Other assistance	$ 3,250	$ 51,949
Net financial assistance charged (recovered) to earnings	$ (3,836,890)	$ (196,073)

3. DEBENTURES ISSUED TO CREDIT UNIONS

Debentures are issued to credit unions in accordance with provisions of FIA. The debentures are issued for a term of 25 years, are subject to earlier redemption, and may be re-issued before or at maturity at the option of CUDIC.

CUDIC may fix interest on the debentures from time to time not exceeding 18% per annum. Interest is accrued and paid based on rates set on August 1 of each year.

Interest rates applicable to the years ended July 31, 1991 and 1990, and April 30, 1989 have been 5 1/2%. Interest rate for the year ending July 31, 1992 has been set at 8 1/2%.

On July 31, 1991 $19,506,572 of outstanding debentures were redeemed while $64,359 new debentures were issued to some credit unions in order to maintain their asset size/debenture ratio requiring adjustment due to substantial asset growth in these credit unions.

4. INCOME TAXES

CUDIC is taxed as a deposit insurance corporation and is subject to income tax on its income for tax purposes, which is defined generally to exclude assessments from and financial assistance (or recovery thereof) to credit unions.

Non-capital tax losses as at March 31, 1992 are approximately $663,000 which will expire in 1996.

5. LEASE COMMITMENT

Commencing November 1, 1983, CUDIC entered into a ten year lease of office premises, with a five year renewal option. Minimum lease payments for the initial ten year period are $250,416 per annum. In addition, CUDIC is liable to pay property taxes and operating costs. Minimum lease payments for the five year renewal period, should the option be exercised, will be based on fair market rental as of November 1, 1992 but in any case will not be less than the rent payable during the initial ten year term.

Effective January 1, 1990, CUDIC's lease was assigned by way of a lease assignment contract. CUDIC remains on the covenant for the remainder of the lease term which

may extend to November 1, 1998. CUDIC's covenant is indemnified by the parent of the assignee.

6. LIQUIDITY

CUDIC maintains a line of credit in the amount of $50,000,000 to meet short-term deposit insurance requirements. Any drawings against this line of credit would be secured by CUDIC's investments.

7. COMPARATIVE FIGURES

CUDIC changed its year end to March 31, commencing in 1991. The March 31, 1991 numbers are unaudited, but were subjected to a review engagement by CUDIC's auditors.

Investment managers' fees were netted against investment income in previous years.

8. PAST SERVICE CONTRIBUTION

A one time payment was approved by CUDIC's Board of Directors for transfer of ex-CUDIC employees' pension plan to Superannuation Pension Plan so that these employees would qualify for equivalent service years.

APPENDIX B

CREDIT UNIONS

NAME	COMMON BOND	TYPE OF BUSINESS	LOCATION OF BRANCHES
Aldergrove Credit Union 2941 - 272nd Street Aldergrove, B.C. V0X 1A0	Geographic	Deposit	Aldergrove (2)
Alert Bay and District Credit Union 30 Maple Street P.O. Box 348 Alert Bay, B.C. V0N 1A0	Geographic	Deposit	Alert Bay
Al-Pine Credit Union 1200 - 1140 West Pender Street Vancouver, B.C. V6E 4G6	Occupational	Deposit	Vancouver
Armstrong Spallumcheen Savings and Credit Union 2575 Patterson Avenue P.O. Box 400 Armstrong, B.C. V0E 1B0	Geographic	Deposit	Armstrong
Arrow Credit Union P.O. Box 40 Edgewood, B.C. V0G 1J0	Geographic	Deposit	Edgewood
Bella Coola Valley Crdit Union P.O. Box 214 Bella Coola, B.C. V0T 1C0	Geographic	Deposit	Bella Coola
B.C. Central Credit Union 1441 Creekside Drive Vancouver, B.C. V6J 4S7	Credit Unions	Central Credit Union	Vancouver
B.C. Projectionists Credit Union 8031 Calder Road Richmond, B.C. V7C 4B7	Occupational	Deposit	Richmond
B.C.S.R. Savings Credit Union P.O. Box 2150 Vancouver, B.C. V6B 3V2	Occupational	Deposit	Vancouver
B.C. Teachers Credit Union #102 - 5594 Cambie Street Vancouver, B.C. V5Z 3Y5	Geographic	Deposit and Trust	Burnaby Surrey Vancouver (2) Victoria
Bulkley Valley Credit Union P.O. Box 685 3894 - 1st Avenue Smithers, B.C. V0J 2N0	Geographic	Deposit	Smithers
C.N.R.E. Credit Union 11720 - 138th Street Surrey, B.C. V3R 6Y7	Occupational	Deposit	Surrey

NAME	COMMON BOND	TYPE OF BUSINESS	LOCATION OF BRANCHES
Castlegar Savings Credit Union 601 - 18th Street Castlegar, B.C. V1N 2N1	Geographic	Deposit	Castlegar Slocan Park
CCEC Credit Union #100 - 2250 Commercial Drive Vancouver, B.C. V5N 5P9	Associated	Deposit	Vancouver
Cee Pee Credit Union 2020 Douglas Street Victoria, B.C. V8T 4L1	Geographic	Deposit	Victoria
Chemainus and District Credit Union 9781 Willow Street P.O. Box 299 Chemainus, B.C. V0R 1K0	Geographic	Deposit	Chemainus
Columbia Valley Credit Union 513 Main Street P.O. Box 720 Golden, B.C. V0A 1H0	Geographic	Deposit	Golden
Comox Valley Credit Union 305 - 1797 Comox Avenue P.O. Box 1599 Comox, B.C. V9N 8A2	Geographic	Deposit	Comox Courtenay
Compensation Employees Credit Union 6951 Westminster Highway Richmond, B.C. V7C 1C6	Occupational	Deposit	Richmond
C.P. Telecom Employees Credit Union 175 West Cordova Street Vancouver, B.C. V6B 1E1	Occupational	Deposit	Vancouver
Cranbrook Savings Credit Union 920 Baker Street Cranbrook, B.C. V1C 1A5	Geographic	Deposit	Cranbrook
Creston and District Credit Union 140 - 11th Avenue North P.O. Box 215 Creston, B.C. V0B 1G0	Geographic	Deposit	Creston
Cumberland and District Credit Union P.O. Box 138 Cumberland, B.C. V0R 1S0	Geographic	Deposit	Cumberland
Dairy Industry Credit Union 2850 Sperling Avenue Burnaby, B.C. V5B 4L1	Occupational	Deposit	Burnaby

NAME	COMMON BOND	TYPE OF BUSINESS	LOCATION OF BRANCHES
Delta Credit Union 2nd Floor, 5155 Trunk Road Delta, B.C. V4K 1W4	Geographic	Deposit and Trust	Delta (6) Langley Surrey
Dogwood Credit Union 500 Lougheed Highway Port Coquitlam, B.C. V3C 4J2	Geographic	Deposit	Kamloops New Westminster (2) Port Coquitlam
Edelweiss Credit Union #201 - 1867 West Broadway Vancouver, B.C. V6J 4W1	Geographic	Deposit and Trust	Surrey Vancouver (3)
Edgewater District Credit Union P.O. Box 2580 Invermere, B.C. V0A 1K0	Geographic	Deposit	Edgewater Invermere
Elco Credit Union Suite M-1 888 Nelson Street Vancouver, B.C. V6Z 2H1	Occupational	Deposit	Vancouver
Enderby and District Credit Union 703 Mill Avenue Box 670 Enderby, B.C. V0E 1V0	Geographic	Deposit	Enderby Grindrod
E.P. Credit Union 1070 S.E. Marine Drive Vancouver, B.C. V5X 2V4	Occupational	Deposit	Vancouver
Evergreen Savings Credit Union 920 Alder Street P.O. Box 130 Campbell River, B.C. V9W 5A8	Geographic	Deposit	Campbell River Parksville Port Alberni Port Hardy Ucluelet
Finning Employees Credit Union 555 Great Northern Way Vancouver, B.C. V5T 1E2	Occupational	Deposit	Vancouver
First Heritage Savings Credit Union 32160 South Fraser Way P.O. Box 2100 Clearbrook, B.C. V2T 3X8	Geographic	Deposit and Trust	Abbotsford Chilliwack (3) Clearbrook (2) Hope Langley Yarrow
Fraser Valley Credit Union 200 - 2580 Cedar Park Place Clearbrook, B.C. V2T 3S5	Geographic	Deposit and Trust	Abbotsford Agassiz Chilliwack Clearbrook Mission Sardis Surrey (2)

NAME	COMMON BOND	TYPE OF BUSINESS	LOCATION OF BRANCHES
Grand Forks District Savings Credit Union 447 Market Avenue Box 2500 Grand Forks, B.C. V0H 1H0	Geographic	Deposit	Grand Forks
Greater Vancouver Community Credit Union 9626 Cameron Street Burnaby, B.C. V3J 1M2	Geographic	Deposit	Burnaby Surrey Vancouver
Greater Victoria Savings Credit Union 1001 Blanshard Street Victoria, B.C. V8W 2H4	Geographic	Deposit	Victoria (3)
Gulf and Fraser Fishermen's Credit Union 2nd Floor, 803 East Hastings Street Vancouver, B.C. V6A 1R8	Occupational	Deposit and Trust	Richmond Vancouver
Houston and District Credit Union 2433 Poulton Avenue P.O. Box 1480 V0J 1Z0	Geographic	Deposit	Houston
Island Savings Credit Union #216 - 435 Trunk Road Duncan, B.C. V9L 2P5	Geographic	Deposit and Trust	Duncan Mill Bay Ganges Victoria
I.W.A & Commmunity Credit Union 1170 - 8th Avenue New Westminster, B.C. V3M 2R6	Geographic	Deposit and Trust	New Westminster Port Coquitlam Surrey Vancouver
Kaien Consumers Credit Union 138 West 3rd Avenue Prince Rupert, B.C. V8J 1K8	Geographic	Deposit and Trust	Masset Prince Rupert Queen Charlotte City
K.C.P. Credit Union 256 Nicola Street Kamloops, B.C. V2C 2P4	Religious	Deposit	Kamloops
Kelowna and District Credit Union 300 - 678 Bernard Avenue Kelowna, B.C. V1Y 6P3	Geographic	Deposit and Trust	Kelowna (3) Westbank Winfield
Khalsa Credit Union 5963 Fraser Street Vancouver, B.C. V5W 2Z6	Ethnic/Religious	Deposit	Clearbrook Surrey Vancouver
Kimberley Credit Union 110 Howard Street Kimberley, B.C. V1A 2G6	Geographic	Deposit	Kimberley

NAME	COMMON BOND	TYPE OF BUSINESS	LOCATION OF BRANCHES
Kootenay Savings Credit Union 300 - 1199 Cedar Avenue Trail, B.C. V1R 4B8	Geographic	Deposit and Trust	Castlegar Fruitvale Kaslo Nakusp New Denver Salmo South Slocan Trail (2)
Ladysmith and District Credit Union 330 First Avenue P.O. Box 430 Ladysmith, B.C. V0R 2E0	Geographic	Deposit	Ladysmith
Lake Cowichan and District Credit Union 38 North King George P.O. Box 889 Lake Cowichan, B.C. V0R 2G0	Geographic	Deposit	Lake Cowichan
Lakes District Credit Union P.O. Box 1029 Burns Lake, B.C. V0J 1E0	Geographic	Deposit	Burns Lake
Lake View Credit Union 933 - 102nd Avenue Dawson Creek, B.C. V1G 2B5	Geographic	Deposit	Chetwynd Dawson Creek
Maple Ridge Community Credit Union 22565 Lougheed Highway P.O. Box 40 Maple Ridge, B.C. V2X 7E9	Geographic	Deposit and Trust	Maple Ridge (2) Pitt Meadows
Matsqui Credit Union 5824 Riverside Road, Box 18 Matsqui, B.C. V0X 1S0	Geographic	Deposit	Matsqui
Mount Lehman Credit Union 5889 Mount Lehman Road P.O. Box 8 Mount Lehman, B.C. V0X 1V0	Geographic	Deposit	Mount Lehman
Mt. Pleasant Credit Union 2601 Main Street Vancouver, B.C. V5T 3E7	Geographic	Deposit	Vancouver
Nanaimo Credit Union 250 Albert Street P.O. Box 688 Nanaimo, B.C. V9R 5M1	Geographic	Deposit and Trust	Gabriola Island Nanaimo (4)
Nechako Valley Credit Union 186 West Columbia Street P.O. Box 628 Vanderhoof, B.C. V0J 3A0	Geographic	Deposit	Vanderhoof

NAME	COMMON BOND	TYPE OF BUSINESS	LOCATION OF BRANCHES
Nelson & District Credit Union 501 Vernon Street P.O. Box 350 Nelson, B.C. V1L 5R2	Geographic	Deposit	Kootenay Bay Nelson
Nicola Valley & District Credit Union 1959 Voght Street P.O. Box 1349 Merritt, B.C. V0K 2B0	Geographic	Deposit	Ashcroft Lillooet Merritt
North Peace Savings and Credit Union 10344 - 100th Street Fort St. John, B.C. V1J 3Z1	Geographic	Deposit	Fort St. John Hudson Hope
North Shore Credit Union 301 - 1112 Lonsdale Avenue North Vancouver, B.C. V7M 2H2	Geographic	Deposit and Trust	Burnaby North Vancouver (5) Vancouver West Vancouver Whistler
Oliver Credit Union P.O. Box 1080 Oliver, B.C. V0H 1T0	Geographic	Deposit	Okanagan Falls Oliver
Operating Engineers Credit Union 205 - 4333 Ledger Avenue Burnaby, B.C. V5G 3T3	Occupational	Deposit	Burnaby
Osoyoos Credit Union P.O. Box 360 Osoyoos, B.C. V0H 1V0	Geographic	Deposit	Osoyoos
Pacific Coast Savings Credit Union 722 Cormorant Street Victoria, B.C. V8W 1P8	Geographic	Deposit and Trust	Brentwood Bay Sidney Victoria (10)
Pacific Press Credit Union 252 - 2250 Granville Street Vancouver, B.C. V6H 3G2	Occupational	Deposit	Vancouver
Parksville and District Credit Union 124 Alberni Highway P.O. Box 459 Parksville, B.C. V9P 2G6	Geographic	Deposit	Nanoose Bay Parksville Qualicum Beach
Pioneer Credit Union Ste. 2 - 7375 Kingsway Burnaby, B.C. V3N 3B5	Geographic	Deposit	Burnaby Vancouver
Polish Credit Union 4017 Fraser Street Vancouver, B.C. V5V 4E6	Ethnic	Deposit	Vancouver

NAME	COMMON BOND	TYPE OF BUSINESS	LOCATION OF BRANCHES
Powell River Credit Union 4801 Joyce Avenue P.O. Box 97 Powell River, B.C. V8A 4Z5	Geographic	Deposit	Powell River Vananda
Prince George Savings Credit Union 1532 - 6th Avenue Prince George, B.C. V2L 5B5	Geographic	Deposit	Prince George (2)
Quadra Credit Union P.O. Box 190 Quathiaski Cove, B.C. V0P 1N0	Geographic	Deposit	Manson's Landing Quathiaski Cove
Quesnel and District Credit Union 253 Reid Street Quesnel, B.C. V2J 2M1	Geographic	Deposit	Quesnel
Revelstoke Credit Union 110 - 2nd Street West P.O. Box 989 Revelstoke, B.C. V0E 2S0	Geographic	Deposit	Revelstoke
Richmond Savings Credit Union Ste. 300 - 5611 Cooney Road Richmond, B.C. V6X 3J5	Geographic	Deposit and Trust	Coquitlam Richmond (5) Surrey Vancouver
Rossland Credit Union P.O. Box 489 Rossland, B.C. V0G 1Y0	Geographic	Deposit	Rossland
Salmon Arm Savings and Credit Union 370 Lakeshore Drive P.O. Box 868 Salmon Arm, B.C. V1E 4N9	Geographic	Deposit	Salmon Arm Sicamous Sorrento
Scott Paper Employees Credit Union 5th Avenue at 16th Street P.O. Box 765 New Westminster, B.C. V3L 4Z8	Occupational	Deposit	New Westminster
Sharona Credit Union #106 - 1050 Kingsway Vancouver, B.C. V5V 3C6	Ethnic	Deposit	Vancouver
Snow Valley Savings Credit Union 364 City Centre Kitimat, B.C. V8C 1T6	Geographic	Deposit	Kitimat
Sointula Credit Union P.O. Box 4 Sointula, B.C. V0N 3E0	Geographic	Deposit	Sointula

NAME	COMMON BOND	TYPE OF BUSINESS	LOCATION OF BRANCHES
South Vancouver & District Credit Union 6614 Fraser Street Vancouver, B.C. V5X 3T5	Geographic	Deposit	Vancouver
Spruce Credit Union 879 Victoria Street Prince George, B.C. V2L 2K7	Geographic	Deposit	Prince George
Squamish Credit Union 38085 - 2nd Avenue P.O. Box 1940 Squamish, B.C. V0N 3G0	Geographic	Deposit	Squamish
Stabilization Central Credit Union #750 - 1441 Creekside Drive Vancouver, B.C. V6J 4S7	Credit Unions	Central Credit Union	Vancouver
Stanovan Credit Union 1500 - 1050 West Pender Street Vancouver, B.C. V6E 3T4	Occupational	Deposit	Vancouver
Summerland and District Credit Union P.O. Box 750 13601 Victoria Road North Summerland, B.C. V0H 1Z0	Geographic	Deposit	Summerland
Sunshine Coast Credit Union Teredo Square Shopping Mall P.O. Box 375 Sechelt, B.C. V0N 3A0	Geographic	Deposit	Gibsons Madeira Park Sechelt
Surrey Metro Savings Credit Union Fourth Floor 15117 - 101st Avenue Surrey, B.C. V3R 8P7	Geographic	Deposit and Trust	Fort Langley Langley (3) Delta Surrey (7) White Rock
Terrace & District Credit Union 4650 Lazelle Avenue Terrace, B.C. V8G 1S6	Geographic	Deposit	Terrace
Thompson Valley Savings Credit Union #200 - 430 Tranquille Road Kamloops, B.C. V2B 3H1	Geographic	Deposit and Trust	Barriere Chase Clearwater Kamloops (2)
Transport Credit Union of British Columbia 200 - 2520 Ontario Street Vancouver, B.C. V5T 2X6	Occupational	Deposit	Vancouver
Union Bay Credit Union 313 McLeod Road P.O. Box 158 Union Bay, B.C. V0R 3B0	Geographic	Deposit	Union Bay

NAME	COMMON BOND	TYPE OF BUSINESS	LOCATION OF BRANCHES
United Civic Savings Credit Union 2735 East 41st Avenue Vancouver, B.C. V5R 2W8	Geographic	Deposit	New Westminster Vancouver (2)
Utilco Credit Union 4400 West Saanich Road Victoria, B.C. V8Z 3E9	Occupational	Deposit	Victoria
Valley First Credit Union Second Floor, 184 Main Street Penticton, B.C. V2A 8G7	Geographic	Deposit	Kelowna Keremeos Oliver Penticton (2) Princeton
Vancouver City Savings Credit Union 515 West 10th Avenue P.O. Box 24999, Postal Station C Vancouver, B.C. V5T 4P8	Geographic	Deposit and Trust	Burnaby (3) Delta North Vancouver Port Coquitlam Richmond Surrey (2) Vancouver (14) West Vancouver
Vancouver Firefighters Credit Union 96 East 12th Avenue Vancouver, B.C. V5T 2G5	Occupational	Deposit	Vancouver
Vancouver Safeway Employees Credit Union 2626 East Hastings Street Vancouver, B.C. V5K 1Z6	Occupational	Deposit	Surrey Vancouver Victoria
Van-Tel Credit Union 6632 Royal Oak Avenue Burnaby, B.C. V5H 3P6	Occupational	Deposit and Trust	Burnaby
Vernon and District Credit Union 3108 - 33rd Avenue P.O. Box 1210 Vernon, B.C. V1T 6N6	Geographic	Deposit	Vernon
Victoria Federal Employees Credit Union 1001 Blanshard Street Victoria, B.C. V8W 2H4	Occupational	Deposit	Victoria (3)
Village Credit Union 1013 Brunette Avenue Maillardville, B.C. V3K 1E6	Geographic	Deposit	Maillardville Port Moody
V.L.C. Credit Union 2740 Quadra Street Victoria, B.C. V8T 4E7	Occupational	Deposit	Victoria
V.P. Credit Union 111 Main Street Vancouver, B.C. V6A 2S5	Occupational	Deposit	Vancouver

NAME	COMMON BOND	TYPE OF BUSINESS	LOCATION OF BRANCHES
Warfield Credit Union 890 Schofield Highway Trail, B.C. V1R 2G9	Geographic	Deposit	Warfield
Westminster Credit Union Third Floor, 422 Sixth Street New Westminster, B.C. V3L 3B2	Geographic	Deposit and Trust	Coquitlam (2) New Westminster (2) Port Coquitlam Surrey
Williams Lake and District Credit Union 139 - North Third Avenue Williams Lake, B.C. V2G 2A5	Geographic	Deposit	100 Mile House Williams Lake

APPENDIX C

TRUST AND LOAN COMPANIES

NAME	TYPE OF BUSINESS	LOCATION OF BRANCHES (OR ADDRESS OF B.C. HEAD OFFICE)	DESIGNATED JURISDICTION
Aetna Trust Company 2230 Park Place 666 Burrard Street Vancouver, B.C. V6C 2X8	Deposit and trust business	Vancouver	British Columbia
AGF Trust Company 32nd Floor Toronto Dominion Bank Tower Toronto, Ontario M5K 1E9	Deposit and trust business	Apt. #305, 1225 Merklin Street White Rock, B.C. V4B 4B8	Federal
All Nations Trust Company 208, 345 West Yellowhead Highway Kamloops, B.C. V2H 1H1	Trust business	Kamloops	British Columbia
Bankers' Trust Company, The 630 Rene - Leveaque Blvd. West Montreal, Quebec H3B 1S6	Trust business	Royal Trust Tower Bentall Centre 505 Burrard Street Vancouver, B.C. V7X 1B5	Quebec
Bayshore Trust Company 825 Eglinton Avenue West Toronto, Ontario M5N 1E7	Deposit and trust business	Vancouver	Federal
Bonaventure Trust Inc. 1010 De La Gauchetiere West Montreal, Quebec H3B 4N9	Deposit and trust business	1700, 1075 West Georgia Street Vancouver, B.C. V6E 3G2	Quebec
Canada Trust Company, The Canada Trust Tower BCE Place 161 Bay at Front Toronto, Ontario M5J 2T2	Deposit and trust business	Burnaby (2) Chilliwack Clearbrook Coquitlam Delta (2) Kamloops Kelowna (2) Langley Maple Ridge Nanaimo New Westminster Penticton Port Coquitlam Prince George Richmond (4) Surrey Vancouver (10) North Vancouver (2) West Vancouver (2) Vernon Victoria (4) White Rock	Federal
Canada Trustco Mortgage Company Canada Trust Tower BCE Place 161 Bay at Front Toronto, Ontario M5J 2T2	Deposit business	4 Bentall Centre P.O. Box 49390 Vancouver, B.C. V7X 1P3	Federal

NAME	TYPE OF BUSINESS	LOCATION OF BRANCHES (OR ADDRESS OF B.C. HEAD OFFICE)	DESIGNATED JURISDICTION
CanWest Trust Company 600 One Lombard Place Winnipeg, Manitoba R3B 0X3	Trust business (inactive with restricted business authorization)	1500, 1075 West Georgia Street Vancouver, B.C. V6E 3G2	Federal
Central Guaranty Mortgage Corporation 905 King Street West Toronto, Ontario M6K 3G9	Deposit business	4th Floor, 800 West Pender Street Vancouver, B.C. V6C 2V7	Federal
Central Guaranty Trust Company 905 King Street West Toronto, Ontario M6K 3G9	Deposit and trust business	Abbotsford Burnaby Coquitlam Kamloops Kelowna New Westminster Richmond Vancouver (6) Victoria (3) White Rock	Federal
Citizens Trust Company 401 - 815 West Hastings Street Vancouver, B.C. V6C 1B4	Deposit and trust business	New Westminster North Vancouver Vancouver (2) White Rock	Federal
Confederation Trust Company 321 Bloor Street East Toronto, Ontario M4W 1H1	Deposit and trust business	Vancouver (3)	Federal
Co-operative Trust Company of Canada 333 - 3rd Avenue North Saskatoon, Saskatchewan S7K 2M2	Deposit and trust business	501, 1001 West Broadway Vancouver, B.C. V6H 4B1	Federal
Desjardins Trust Inc. 1 Complexe Desjardins B.P. Box 34 Succ. Desjardins Montreal, Quebec H5B 1E4	Deposit and trust business	3688 Bamfield Drive Richmond, B.C. V6X 3B5	Quebec
First City Mortgage Company 777 Hornby Street Vancouver, B.C. V6Z 2K3	Deposit business	1900, 885 West Georgia Street Vancouver, B.C. V6C 3H4	Federal
First City Trust Company 151 Yonge Street Toronto, Ontario M5J 2W7	Deposit and trust business	Kelowna Vancouver (3) West Vancouver White Rock	Alberta
Firstline Trust Company 20 Toronto Street Toronto, Ontario M5C 2B8	Deposit and trust business	Burnaby	Alberta
Focus National Mortgage Corporation 610 - 26 Wellington Street East Toronto, Ontario M5E 1V4	Deposit business	1600, 925 West Georgia Street Vancouver, B.C. V6C 3L2	Federal

NAME	TYPE OF BUSINESS	LOCATION OF BRANCHES (OR ADDRESS OF B.C. HEAD OFFICE)	DESIGNATED JURISDICTION
General Trust Corporation of Canada Richmond Adelaide Centre 120 Adelaide Street West Toronto, Ontario M5H 3Y3	Deposit and trust business	3066 Arbutus Street Vancouver, B.C. V6J 3Z2	Federal
General Trust of Canada 1100, rue University Montreal, Quebec H3B 2G7	Deposit and trust business	c/o General Trust Corporation of Canada	Quebec
Granville Savings and Mortgage Corporation Suite 290, 1040 West Georgia Street Vancouver, B.C. V6E 4H1	Deposit business	Vancouver	Federal
Guardian Trust Company 555, boul. Rene-Leveaque Ouest Montreal, Quebec H2X 1B1	Deposit and trust business	800, 885 West Georgia Street Vancouver, B.C. V6C 3H1	Quebec
Household Trust Company 100 Sheppard Avenue East, Suite 1000 North York, Ontario M2N 6N7	Deposit and trust business	Vancouver	Federal
Inland Trust and Savings Corporation Limited Suite 201 - One Forks Market Road Winnipeg, Manitoba R3C 4L9	Deposit and trust business	837 Burdett Avenue Victoria, B.C. V8W 1B3	Manitoba
International Trust Company, The Royal Bank Plaza, North Tower 14th floor P.O. Box 75 Toronto, Ontario M5J 2J2	Deposit and trust business	1020, 789 West Pender Street Vancouver, B.C. V6C 1H2	Federal
Investors' Group Trust Company Ltd. 447 Portage Avenue Winnipeg, Manitoba R3B 2C9	Deposit and trust business	1600, 925 West Georgia Street Vancouver, B.C. V6C 3L2	Manitoba
Laurentian Trust of Canada Inc. 1981, avenue McGill College 20th Floor Montreal, Quebec H3A 2Y2	Deposit and trust business	1300, 885 West Georgia Street Vancouver, B.C. V6C 3H4	Quebec
Mackenzie Trust Company 520, 150 Bloor Street West Toronto, Ontario M5S 2X9	Deposit and trust business	1600, 925 West Georgia Street Vancouver, B.C. V6C 3L2	Ontario
Mandate National Mortgage Corporation	Deposit business (Inactive)	8th Floor, 1285 West Broadway Vancouver, B.C. V6H 3X8	Federal
Metropolitan Trust Company of Canada 2700, 10303 Jasper Avenue Edmonton, Alberta T5J 3N6	Deposit and trust business	Coquitlam Kelowna Vancouver (2) Victoria (2)	Federal

NAME	TYPE OF BUSINESS	LOCATION OF BRANCHES (OR ADDRESS OF B.C. HEAD OFFICE)	DESIGNATED JURISDICTION
Montreal Trust Company 1800 McGill College Avenue Place Montreal Trust Montreal, Quebec H3A 3K9	Deposit and trust business	510 Burrard Street Vancouver, B.C. V6B 3B9	Quebec
Montreal Trust Company of Canada 1800 McGill College Avenue Place Montreal Trust Montreal, Quebec H3A 3K9	Deposit and trust business	Burnaby Kelowna North Vancouver Prince George Richmond Vancouver (4) Vernon Victoria West Vancouver White Rock	Federal
Morgan Trust Company of Canada 55 Yonge Street Suite 900 Toronto, Ontario M5E 1J4	Deposit and trust business	Box 49130, Suite 2900 Three Bentall Centre 595 Burrard Street Vancouver, B.C. V7X 1J5	Federal
Morguard Mortgage Investment Company of Canada 2700, 10303 Jasper Avenue Edmonton, Alberta T5J 3N6	Deposit business	500 Park Place 666 Burrard Street Vancouver, B.C. V6C 3H3	Federal
Municipal Savings and Loan Corporation 70 Collier Street Barrie, Ontario L4M 4S9	Deposit business	800, 885 West Georgia Street Vancouver, B.C. V6C 3H1	Ontario
Municipal Trust Company 70 Collier Street Barrie, Ontario L4M 4S9	Deposit and trust business	800, 885 West Georgia Street Vancouver, B.C. V6C 3H1	Ontario
Mutual Trust Company, The Suite 400 70 University Avenue Toronto, Ontario M5J 2M4	Deposit and trust business	337 Fort Street Victoria, B.C. V8W 2V1	Federal
National Trust Company 1 Ontario Street Stratford, Ontario N5A 6S9	Deposit and trust business	Burnaby Kamloops Richmond Surrey Vancouver (5) Victoria (4)	Ontario
North West Trust Company 18th Floor, TD Tower Edmonton, Alberta T5J 4G1	Deposit and trust business	New Westminster Vancouver (2) Victoria	Alberta
Oxford Trust Company Ltd. Suite 1520 777, 8th Avenue S.W. Calgary, Alta T2P 3R5	Trust business (inactive with restricted business authorization)	1002 Wharf Street Victoria, B.C. V8W 1T4	Alberta

NAME	TYPE OF BUSINESS	LOCATION OF BRANCHES (OR ADDRESS OF B.C. HEAD OFFICE)	DESIGNATED JURISDICTION
Pacific and Western Trust Corporation 242 22nd Street East Saskatoon, Saskatchewan S7K 0E8	Deposit and trust business (restricted business authorization)	202, 911 Yates Street Victoria, B.C. V0W 2R9	Saskatchewan
Pacific Corporate Trust Company Suite 830, 625 Howe Street Vancouver, B.C. V6C 3B8	Trust business	Vancouver	British Columbia
Pacific Rim Trust Company 2800, 650 West Georgia Street P.O. Box 11150, Royal Centre Vancouver, B.C. V6E 3P3	Trust business	Vancouver	British Columbia
Pan American Trust Company 70 Kent Street Box 2140 Charlottetown, P.E.I. C1A 8B9	Trust business	1700, 1075 West Georgia Street Vancouver, B.C. V6E 3G2	British Columbia
Peace Hills Trust Company Cree Tribal Administration Building P.O. Box 60 Hobbema, Alberta T0C 1N0	Deposit and trust business	800, 885 West Georgia Street Vancouver, B.C. V6C 3H1	Federal
Peoples Trust Company Suite 610, 1050 West Pender Street Vancouver, B.C. V6E 2S7	Deposit and trust business	Vancouver	Federal
Prenor Trust Company of Canada P.O. Box 7, Suite 1200 70 University Avenue Toronto, Ontario M5J 2M4	Deposit and trust business	North Vancouver Vancouver (2) Victoria West Vancouver	Federal
Provincial Trust Company 201 Queens Avenue London, Ontario N6A 1J1	Trust business (inactive with restricted business authorization)	19th Floor The Grosvenor Building 1040 West Georgia Street Vancouver, B.C. V6E 4H3	Federal
R-M Trust Company, The P.O. Box 7010, Adelaide Street Postal Station Toronto, Ontario M5C 2W9	Trust business	RT Tower Bentall One, 505 Burrard Street Vancouver, B.C. V7X 1R5	Federal
Regional Trust Company, The Suite 400, 2 Sheppard Avenue East North York, Ontario M2N 5Y7	Deposit and trust business	2800, 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
Royal Trust Company, The P.O. Box 7500, Station "A" Toronto, Ontario M5W 1P9	Deposit and trust business	Royal Trust Tower Bentall Centre 505 Burrard Street Vancouver, B.C. V7X 1R5	Quebec

NAME	TYPE OF BUSINESS	LOCATION OF BRANCHES (OR ADDRESS OF B.C. HEAD OFFICE)	DESIGNATED JURISDICTION
Royal Trust Corporation of Canada P.O. Box 7500, Station "A" Toronto, Ontario M5W 1P9	Deposit and trust business	Burnaby Coquitlam Delta (2) Kamloops Kelowna Nanaimo North Vancouver Richmond Surrey Vancouver (3) Victoria (3) West Vancouver	Federal
Seaboard Trust Company 2165 West Broadway Vancouver, B.C. V6K 4N5	Trust business (inactive with restricted license)	Vancouver	British Columbia
Security Home Trust Company 2180, 140 4th Avenue S.W. Calgary, Alberta T2P 3N3	Trust business	800, 1070 Douglas Street Box 997 Victoria, B.C. V8W 2S8	Alberta
Settlers Savings and Mortgage Corporation c/o B.I. Robertson & Associates Ltd. P.O. Box 163, Suite 750 North Tower, Royal Bank Plaza Toronto, Ontario M5J 2J4	Deposit business (Inactive)	None	Federal
Sun Life Savings and Mortgage Corporation 36 Toronto Street Suite 300 Toronto, Ontario M5C 2C5	Deposit business	Vancouver	Federal
Sun Life Trust Company 36 Toronto Street Suite 300 Toronto, Ontario M5C 2C5	Deposit and trust business	Vancouver	Federal
Victoria and Grey Mortgage Corporation 1 Ontario Street, P.O. Box 128 Stratford, Ontario N5A 6S9	Deposit business	c/o National Trust Company	Federal
West Canada Depository Trust Company Stock Exchange Tower Box 10333, 609 Granville Street Vancouver, B.C. V6E 4C5	Trust business	Vancouver	British Columbia
Western Pacific Trust Company 200, 455 Granville Street Vancouver, B.C. V6C 1T1	Trust business	Vancouver	British Columbia

APPENDIX D

INSURANCE COMPANIES

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Abbey Life Insurance Company of Canada 3027 Harvester Road Burlington, Ontario L7N 3G9	Life, accident and sickness	P.O. Box 49130 2800 - 595 Burrard Street Vancouver, B.C. V7S 1J5	Federal
Actra Fraternal Benefit Society Suite 400 - 2239 Yonge Street Toronto, Ontario M5S 2B5	Life, accident and sickness	2100 Pacific Centre South P.O. Box 10021 700 - West Georgia Street Vancouver, B.C. V7Y 1A8	Federal
Aegon Insurance Company (U.K.) Limited 11 Helena Street South Mississauga, Ontario L5G 3A8	General	Box 11102, Royal Centre 105 West Georgia Street Vancouver, B.C. V6E 4G2	Federal
Aetna Casualty and Surety Company (The) c/o Aetna Canada 145 King Street, West Toronto, Ontario M5H 3T7	Life, accident and sickness	31st floor - 650 West Georgia Street Vancouver, B.C. V6B 4P7	Federal
Aetna Life Insurance Company of Canada 145 King Street West Toronto, Ontario M5H 3T7	Life, accident and sickness	1600 - 925 West Georgia Street Vancouver, B.C. V6C 3L2	Federal
Aetna Life Insurance Company c/o Aetna Canada 145 King Street West Toronto, Ontario M5H 3T7	General	31st floor - 650 West Georgia Street Vancouver, B.C. V6B 4P7	Federal
Affiliated FM Insurance Company 155 Gordon Baker Road, Suite 202 Willowdale, Ontario M2H 3N7	General	1130 Guinness Tower 1055 West Hastings Street Vancouver, B.C. V6E 2E9	Federal
AFLAC Insurance Company of Canada Suite 300 - 5915 Airport Road Mississauga, Ontario L4V 1T1	Life, accident and sickness	1451 Helen Drive Port Coquitlam, B.C. V6C 2X9	Ontario
Alexander Hamilton Life Insurance Company of America 100 Sheppard Avenue, East, Suite 940 North York, Ontario M2N 6N7	Life, accident and sickness	2800 Park Place 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
Allendale Mutual Insurance Company 155 Gordon Baker Road, Suite 202 Willowdale, Ontario M2H 3N7	General	1130 Guinness Tower 1055 West Hastings Street Vancouver, B.C. V6E 2E9	Federal
Allstate Insurance Company 10 Allstate Parkway Markham, Ontario L3R 5P8	General	1000 - 840 Howe Street Vancouver, B.C. V6Z 2M1	Federal
Allstate Insurance Company of Canada 10 Allstate Parkway Markham, Ontario L3R 5P8	General	1000 - 840 Howe Street Vancouver, B.C. V6Z 2M1	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Allstate Life Insurance Company 10 Allstate Parkway Markham, Ontario L3R 5P8	Life, accident and sickness	1000 - 840 Howe Street Vancouver, B.C. V6Z 2M1	Federal
Allstate Life Insurance Company of Canada 10 Allstate Parkway Markham, Ontario L3R 5P8	Life, accident and sickness	1000 - 840 Howe Street Vancouver, B.C. V6Z 2M1	Federal
Alta Surety Company (la Compagnie de Cautionnement) 800 Rene-Leveseque Boulevard West, Suite 2440 Montreal, Quebec H3B 1X9	General (limited to guarantee insurance)	Lang Michener Lawrence & Shaw 2500 Three Bentall Centre 595 Burrard Street Vancouver, B.C. V7X 1L1	Federal
American Bankers Insurance Company of Florida 40 Sheppard Avenue West, Suite 501 Willowdale, Ontario M2N 6K9	General	2800 - 595 Burrard Street Vancouver, B.C. V7X 1J5	Federal
American Bankers Life Assurance Company of Florida 40 Willowdale, Ontario M2N 6K9	Life, accident and sickness	2800 - 595 Burrard Street P.O. Box 49130 Vancouver, B.C. V7X 1J5	Federal
American Credit Indemnity Company 405 Sherbrooke Street, East, Suite 302 Montreal, Quebec H2L 1J9	General (limited to credit insurance)	2800 - 650 West Georgia Street Vancouver, B.C. V6B 4R7	Federal
American Home Assurance Company 145 Wellington Street, West Toronto, Ontario M5J 1H8	General	Suite 1100 - 666 Burrard Street Vancouver, B.C. V6C 2X8	Federal
American Income Life Insurance Company c/o McLean & Kerr 130 Adelaide Street West, Suite 280 Toronto, Ontario M5H 3P5	Life, accident and sickness	P.O. Box 49130 2800 - 595 Burrard Street Vancouver, B.C. V7X 1J5	Federal
American Life Insurance Company 145 Wellington Street, West Toronto, Ontario M5J 1H8	Life, accident and sickness	Suite 1100 - 666 Burrard Street Vancouver, B.C. V6C 2X8	Federal
American National Fire Insurance Company 102 - 2103 Airport Drive Saskatoon, Saskatchewan S7J 6W2	General	17th floor - 1075 West Georgia Street Vancouver, B.C. V6E 3C9	Federal
American Road Insurance Company (The) Suite 304 - 3700 Steeles Avenue Woodbridge, Ontario L4L 8K8	General	Suite 1403 - 1030 West Georgia Street Vancouver, B.C. V6E 3C2	Federal
Amex Life Assurance Company 60 Bloor Street West, Suite 403 Toronto, Ontario M4W 3L8	Life, accident and sickness	2100 Pacific Centre South 700 West Georgia Street Vancouver, B.C. V7Y 1A8	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Andrew Weir Insurance Company Limited 1108 - 700 West Pender Street Vancouver, British Columbia V6C 1G8	General (limited to marine insurance)	1108 - 700 West Georgia Street Vancouver, B.C. V6C 1G8	United Kingdom
Anglo Canada General Insurance Company 4th floor - 217 York Street London, Ontario N6A 5P9	General	2 - 6340 No. 3 Road Richmond, B.C. V6Y 2B3	Ontario
Argonaut Insurance Company 2706 - 311 6th Avenue North Saskatoon, Saskatchewan S7K 7A9	General (limited to the servicing of existing business)	1111 West Hastings Street Vancouver, B.C. V6E 3R2	Federal
Arkwright Mutual Insurance Company Yonge-Balliol Centre 1881 Yonge Street, Suite 704 Toronto, Ontario M4S 3C4	General	Apt 205 - 7201 Granville Street Vancouver, B.C. V6P 2E9	Federal
Assitalia - The Insurance Company of Italy 1575 West Georgia Street, Suite 300 Vancouver, B.C. V6G 2V3	General (limited to servicing of existing policies)	300 - 1575 West Georgia Street Vancouver, B.C. V6G 2V4	Federal
Associated Canadian Travellers (The) 116 - 16 Avenue N.E. Calgary, Alberta T2E 1J5	Life and accident	86 - 9129 Highway 97 Kelowna, B.C. V1Z 2Z1	Federal
Assurances Generales de France I.A.R.T. P.O. Box 907 Suite 250 - 100 Second Avenue South Edmonds, Washington 98020-0907	General (limited to marine insurance)	17th floor - 1075 West Georgia Street Vancouver, B.C. V6E 3G2	France
Avemco Insurance Company 133 Richmond Street, West - Suite 600 Toronto, Ontario M5H 2L3	General	KPMG Peat Marwick 1055 West Georgia Street Vancouver, B.C. V6E 3P3	Federal
Aviation & General Insurance Company Limited Suite 400 - 161 Eglinton Avenue East Toronto, Ontario M4P 1J5	General	1112 West Pender Street Vancouver, B.C. V6E 2S1	Federal
Axa Insurance (Canada) 217 York Street London, Ontario N6A 5P9	General	106 - 3003 St. Johns Street Port Moody, B.C. V3H 2C4	Ontario
Balboa Insurance Company 201 Queens Avenue P.O.Box 5071, Terminal A London, Ontario N6A 4M5	General (limited to the business of reinsurance)	1900 - 1040 West Georgia Vancouver, B.C. V6E 4H3	Federal
Balboa Life Insurance Company 201 Queens Avenue London, Ontario N6A 1J1	Life, accident and sickness (limited to the servicing of policies issued prior to April 1, 1991)	1900 - 1040 West Georgia Street Vancouver, B.C. V6E 4H3	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Bankers Life and Casualty Company Scotia Plaza, Suite 2100 40 King Street West Toronto, Ontario M5H 3C2	Life, accident and sickness	3000 Royal Centre P.O. Box 11130 1055 West Georgia Street Vancouver, B.C. V6E 3R3	Federal
BCAA Insurance Corporation 999 West Broadway - 2nd floor Vancouver, British Columbia V6B 4H1	General	999 West Broadway - 2nd floor Vancouver, B.C. V6B 4H1	British Columbia
Black Sea and Baltic General Insurance Company Limited 1108 - 700 West Pender Street Vancouver, British Columbia V6C 1G8	General (limited to marine insurance)	1108 - 700 West Pender Street Vancouver, B.C. V6C 1G8	United Kingdom
Boiler Inspection and Insurance Company of Canada (The) 8 King Street East Toronto, Ontario M5C 1B5	General	311 - 470 Granville Street Vancouver, B.C. V6C 1V5	Federal
British Aviation Insurance Company Limited (The) 400 - 161 Eglinton Avenue East Toronto, Ontario M4P 1J5	General	960 - 1055 West Hastings Street Vancouver, B.C. V6E 2G1	Federal
British Columbia Insurance Company (The) 300 - 1112 West Pender Street Vancouver, British Columbia V6E 2S1	General	300 - 1112 West Pender Street Vancouver, British Columbia V6E 2S1	British Columbia
British Columbia Life & Casualty Company 2025 West Broadway P.O. Box 9300 Vancouver, British Columbia V6B 4G3	Life, accident and sickness	2025 West Broadway P.O. Box 9300 Vancouver, B.C. V6B 4G3	British Columbia
Business Men's Assurance Company of America Canada Life Building 330 University Avenue Toronto, Ontario M5G 1R8	Life, accident and sickness (limited to the business of reinsurance)	28th floor - Three Bentall Centre 595 Burrard Street Vancouver, B.C. V7X 1J5	Federal
CU&C Health Services Society 22 East 8th Avenue Vancouver, British Columbia V5T 1R4	Accident and sickness	22 East 8th Avenue Vancouver, B.C. V5T 1R4	British Columbia
Calvert Insurance Company 201 - 18 King Street East Toronto, Ontario M5C 2R6	General	P.O. Box 10021 2100 - 700 West Georgia Street Vancouver, B.C. V7Y 1A8	Federal
Canada Life Casualty Insurance Company 330 University Avenue Toronto, Ontario M5G 1R8	General	1700 - 1075 West Georgia Street Vancouver, B.C. V6E 3G2	Federal
Canada Life Assurance Company (The) 330 University Avenue Toronto, Ontario M5G 2R8	Life, accident and sickness	1700 - 1075 West Georgia Street Vancouver, B.C. V6E 3G2	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Canada West Insurance Company 10603 - 107 Avenue Edmonton, Alberta T5H 3Z1	General	19th floor - 1040 West Georgia Street Vancouver, B.C. V6E 4H3	Alberta
Canadian Commerce Insurance Company (The) Suite 100 - 425 Bloor Street East Toronto, Ontario M4W 3R5	General	Suite 201 - 1159 West Broadway Vancouver, B.C. V6H 1G1	Federal
Canadian Foresters Life Insurance Society P.O. Box 850 84 Market Street Brantford, Ontario N3T 5S3	Life, accident and sickness (limited to servicing policies issued prior to April 1, 1991)	8625 Coventry Place Chilliwack, B.C. V2P 4V6	Federal
Canadian General Insurance Company 500 - 2206 Eglinton Avenue East Scarborough, Ontario M1L 4S8	General	720 Park Place 666 Burrard Street Vancouver, B.C. V6C 2X8	Federal
Canadian Group Underwriters Insurance Company 7th floor - 181 University Avenue Toronto, Ontario M5H 3M7	General	Michael J. Flahiff 1066 West Hastings Street Vancouver, B.C. V6E 3T6	Federal
Canadian Home Assurance Company Suite 100 - 425 Bloor Street East Toronto, Ontario M4W 3R5	General	Arthur Morrel Harper 409 Granville Street Vancouver, B.C. V6C 1T2	Federal
Canadian Millers' Mutual Fire Insurance Company (The) 40 George Street North Cambridge, Ontario M1S 2M8	General	Suite 200 - 321 Water Street Vancouver, B.C. V6B 1V8	Ontario
Canadian Northern Shield Insurance Company P.O. Box 12133 1900 - 555 West Hastings Street Vancouver, B.C. V6B 4N6	General	Box 12133 1900 - 555 West Hastings Street Vancouver, B.C. V6B 4N6	Federal
Canadian Oil and Gas Reciprocal Insurance Exchange 2700 - 350 - 7th Avenue S.W. Calgary, Alberta T2P 3N9	General	620 - 300 Fifth Avenue S.W. Calgary, Alberta T2P 3C4	Alberta
Canadian Provincial Insurance Company (The) Suite 100 - 425 Bloor Street East Toronto, Ontario M4W 3R5	General	201 - 1159 West Broadway Vancouver, B.C. V6H 1G1	Federal
Canadian Reassurance Company Suite 1707 - 1010 Sherbrooke Street, West Montreal, Quebec H3A 2R7	Life, accident and sickness (limited to the business of reinsurance)	7th floor - 777 Hornby Street Vancouver, B.C. V6Z 1S5	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Canadian Reinsurance Company 99 Yorkville Avenue Toronto, Ontario M5R 3K5	General (limited to the business of reinsurance)	Suite 10033 - 1177 West Hastings Street Vancouver, B.C. V6E 2K3	Federal
Canadian Surety Company (The) 7th floor - 2180 Yonge Street Toronto, Ontario M4S 2C2	General	501 - 5945 Kathleen Avenue Burnaby, B.C. V5H 4J7	Federal
Canadian Trinity Life Insurance Company Colonia Place 2 St. Clair Avenue East Toronto, Ontario M4T 2V6	Life, accident and sickness	300 - 1111 Melville Street Vancouver, B.C. V6E 4H7	Ontario
Canadian Universities Reciprocal Insurance Exchange Suite 1700 - 150 York Street Toronto, Ontario M5H 3S5	General	P.O. Box 1010 40 Street Street West Toronto, Ontario M5H 3H2	Ontario
Chancellor Reinsurance Company of Canada 500 - 1441 Creekside Drive Vancouver, B.C. V6J 4S7	General (limited to the business of reinsurance)	200 - 1195 West Broadway Vancouver, B.C. V6H 3Z1	Federal
Chateau Insurance Company Suite 600 - 2300 Yonge Street Toronto, Ontario M4P 2X3	General	7th floor - 470 Granville Street Vancouver, B.C. V6C 1W1	Federal
Chequers Insurance Company Suite 831 - 20 Dundas Street, West Toronto, Ontario M5H 2C2	General	1700 - 1075 West Georgia Street Vancouver, B.C. V6C 3H7	Federal
Chicago Title Insurance Company c/o McLean & Kerr 130 Adelaide Street, West, Suite 2800 Toronto, Ontario M5H 3P5	General (limited to title insurance)	P.O. Box 11140 1055 West Georgia Street Vancouver, B.C. V6E 3R3	Federal
Christiania General Insurance Corporation Suite 1202 - 80 Bloor Street, West Toronto, Ontario M5S 2V1	General (limited to the business of reinsurance and marine insurance)	2800 Park Place 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
Chrysler Insurance Company Suite 202 - 2233 Argentia Road Mississauga, Ontario L5N 2X7	General	2800 Park Place 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
Chrysler Life Insurance Company of Canada Suite 202 - 2233 Argentia Road Mississauga, Ontario L5N 2X7	Life, accident and sickness	2800 Park Place 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
Chubb Insurance Company of Canada BCE Place, P.O. Box 505 161 Bay Street Toronto, Ontario M5J 2S1	General	2800 Park Place 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
CIGNA Insurance Company of Canada P.O. Box 107 38th floor - 40 King Street West Toronto, Ontario M5H 3Y2	General	Suite 910 - 510 Burrard Street Vancouver, B.C. V6C 3A8	Federal
CIGNA Life Insurance Company of Canada 500 - 20 Adelaide Street, East Toronto, Ontario M5E 2T6	Life, accident and sickness	910 - 510 Burrard Street Vancouver, B.C. V6C 3A8	Federal
Citadel General Assurance Company (The) 1075 Bay Street Toronto, Ontario M5S 2W5	General	105 - 1281 West Georgia Street Vancouver, B.C. V6E 3J7	Federal
Citadel Life Assurance Company (The) 1075 Bay Street Toronto, Ontario M5S 2W5	Life, accident and sickness	105 - 1281 West Georgia Street Vancouver, B.C. V6E 3J7	Federal
College Retirement Equities Fund Suite 200 - 4 King Street West Toronto, Ontario M5H 1B6	Life	Box 504 3100 Vancouver Centre 650 West Georgia Street Vancouver, B.C. V6B 4P7	Federal
Cologne Life Reinsurance Company 6th floor - 2 St. Clair Avenue, East Toronto, Ontario M4T 2V6	Life, accident and sickness	13096 - 21A Avenue Surrey, B.C. V4A 8M3	Federal
Colonia Life Insurance Company 6th floor - 2 St. Clair Avenue East Toronto, Ontario M4T 2V6	Life, accident and sickness	300 - 1111 Melville Street Vancouver, B.C. V6E 4H7	Federal
Combined Insurance Company of America P.O. Box 4801, Station A Toronto, Ontario M5W 1M7	Life, accident and sickness	P.O. Box 49130 2800 - 595 Burrard Street Vancouver, B.C. V7X 1J5	Federal
Commerce Group Insurance Company (The) 2450 Girouard Street West P.O.Box 1000 St. Hyacinthe, Quebec J2S 7C4	General	17th floor - 1075 West Georgia Street Vancouver, B.C. V6E 3G2	Federal
Commerce and Industry Insurance Company of Canada 145 Wellington Street West Toronto, Ontario M5J 1H8	General	1100 - 666 Burrard Street Vancouver, B.C. V6C 2X8	Ontario
Commercial Travelers Mutual Insurance Company 25 Princess Margaret Blvd. Etobicoke, Ontario M9A 1Z5	General (limited to the servicing of existing business)	2800 Park Place 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
Commercial Union Assurance Company of Canada P.O. Box 441 Toronto Dominion Centre Toronto, Ontario M5K 1L9	General	Box 11564 650 West Georgia Street Vancouver, B.C. V6B 4T7	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Commercial Union Life Assurance Company of Canada P.O. Box 370 Scarborough, Ontario M1K 5C3	Life, accident and sickness	Box 11564 650 West Georgia Street Vancouver, B.C. V6B 4T7	Federal
Commercial Union Assurance Company PLC Suite 700 - 99 Metcalfe Street Ottawa, Ontario K1P 6L7	General	Box 11564 - 650 West Georgia Street Vancouver, B.C. V6B 4T7	Federal
Commonwealth Insurance Company P.O. Box 4920 715 - Two Bentall Centre 555 Burrard Street Vancouver, B.C. V6B 4A6	General	P.O. Box 4920 Suite 715 - Two Bentall Centre 555 Burrard Street Vancouver, B.C. V6B 4A6	Federal
Confederation Life Insurance Company 321 Bloor Street, East Toronto, Ontario M4W 1H1	Life, accident and sickness	Suite 950 - 1176 West Georgia Street Vancouver, B.C. V6E 4A2	Federal
Consolidated Life Assurance Company Limited Suite 2100 - 40 King Street West Toronto, Ontario M5H 3C2	Life, accident and sickness (limited to group creditor insurance)	Box 10021 - Pacific Centre South 2100 - 700 West Georgia Street Vancouver, B.C. V7Y 1A8	Federal
Constitution Insurance Company of Canada 4th floor - 500 University Avenue Toronto, Ontario M5G 1V9	General	Farris, Vaughn, Wills and Murphy 700 West Georgia Street Vancouver, B.C. V7Y 1B3	Federal
Continental Assurance Company 1075 Bay Street Toronto, Ontario M5S 2W5	Life, accident and sickness	2700 - 700 West Georgia Street Vancouver, B.C. V7Y 1B8	Federal
Continental Casualty Company 1075 Bay Street Toronto, Ontario M5S 2W5	General	2700 - 700 West Georgia Street Vancouver, B.C. V7Y 1B8	Federal
Continental Insurance Company (The) 1 Adelaide Street East Toronto, Ontario M5C 2V9	General	400 - 1155 West Pender Street Vancouver, B.C. V6E 2P4	Federal
Continental Insurance Company of Canada (The) 1 Adelaide Street East Toronto, Ontario M5C 2V9	General	400 - 1155 West Pender Street Vancouver, B.C. V6E 2P4	Federal
Cornhill Insurance Company of Canada Suite 100 - 425 Bloor Street East Toronto, Ontario M4W 3R5	General	David Coomber 1159 West Broadway Vancouver, B.C. V6H 1G1	Federal
Coronation Insurance Company Limited 401 - 18 King Street East Toronto, Ontario M5C 2R6	General	2100 Pacific Centre South 700 West Georgia Street Vancouver, B.C. V7Y 1A8	Ontario

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Coseco Insurance Company Suite 400 - 6790 Century Avenue Mississauga, Ontario L5N 2V8	General	400 - 1001 West Broadway Vancouver, B.C. V6H 4B2	Federal
Co-operators General Insurance Company Priory Square Guelph, Ontario N1H 6P8	General	400 - 1001 West Broadway Vancouver, B.C. V6H 4B2	Federal
Co-operators Life Insurance Company 1920 College Avenue Regina, Saskatchewan S4P 1C4	Life, accident and sickness	400 - 1001 West Broadway Vancouver, B.C. V6H 4B2	Federal
Credit Life Insurance Company (The) P.O. Box 4081, Station A Toronto, Ontario M5W 1M7	Life, accident and sickness	777 Dunsmuir Street P.O. Box 10426 Pacific Centre Vancouver, B.C. V7Y 1K3	Federal
Croatian Fraternal Union of America Box 12, First Canadian Place 100 King Street West Toronto, Ontario M5X 1B3	Life, accident and sickness	6571 Sumas Drive Burnaby, B.C. V5B 2V1	Federal
Crown Life Insurance Company 120 Bloor Street East Toronto, Ontario M4W 1B8	Life, accident and sickness	2800 Vancouver Centre 650 West Georgia Street Vancouver, B.C. V6B 4R7	Federal
Cumis General Insurance Company P.O. Box 5065 151 North Service Road Burlington, Ontario L7R 4C2	General	19th floor - 555 West Hastings Street Vancouver, B.C. V6B 4N6	Federal
Cumis Life Insurance Company P.O. Box 5065 151 North Service Road Burlington, Ontario L7R 4C2	Life, accident and sickness	19th floor - 555 West Hastings Street Vancouver, B.C. V6B 4N6	Federal
Cuna Mutual Insurance Society P.O. Box 5065 151 North Service Road Burlington, Ontario L7R 4C2	Life, accident and sickness (limited to the writing of insurance on the members of credit unions)	P.O. Box 12069 1700 - 555 West Hastings Street Vancouver, B.C. V6B 4N5	Federal
Desjardins Life Assurance Company Inc. 200 Avenue Des Commandeurs Levis, Quebec G6V 6R2	Life, accident and sickness	3125 Midland Road Victoria, B.C. V8R 6G1	Quebec
Dominion Insurance Corporation (The) 1 Adelaide Street East Toronto, Ontario M5C 2V9	General	400 - 1155 West Pender Street Vancouver, B.C. V6E 2P4	Federal
Dominion of Canada General Insurance Company (The) 165 University Avenue Toronto, Ontario M5H 3B9	General	W. Carson Thompson 1477 West Pender Street Vancouver, B.C. V6G 2S7	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Eagle Star Insurance Company Limited Suite 309 - 75 Front Street East Toronto, Ontario M5E 1V9	General	6th floor - 840 Howe Street Vancouver, B.C. V6Z 2L2	Federal
Ecclesiastical Insurance Office PLC Box 2401 Suite 502 - 2300 Yonge Street Toronto, Ontario M4P 1E4	General	Suite 400 - 545 Clyde Avenue Vancouver, B.C. V7T 1C5	Federal
Economical Mutual Insurance Company P.O. Box 2000 111 Westmount Road South Waterloo, Ontario N2J 4S4	General	1000 - 840 Howe Street Vancouver, B.C. V6Z 2M1	Federal
Elite Insurance Company 649 North Service Road West Burlington, Ontario L7R 4L5	General	Suite 500 - 840 Howe Street Vancouver, B.C. V6Z 2M7	Federal
Empire Life Insurance Company (The) P.O. Box 1000 243 - 259 King Street East Toronto, Ontario K7L 3A8	Life, accident and sickness	300 - 2955 Gladwin Road Abbotsford, B.C. V2S 6W8	Federal
Employers Insurance of Wausau, A Mutual Company c/o D.M. Williams & Associates Ltd. Suite 201 - 3650 Victoria Park Avenue North York, Ontario M2H 3P7	General	Box 11504 650 West Georgia Street Vancouver, B.C. V6B 4P7	Federal
Employers Reinsurance Corporation Suite 807 123 Front Street West Toronto, Ontario M5J 2M2	General	Box 49279 Four Bentall Centre 1055 Dunsmuir Street Vancouver, B.C. V7X 9Z9	Federal
English & American Insurance Company Limited Suite 1200 - 48 Yonge Street Toronto, Ontario M5E 1G6	General (limited to servicing existing policies)	2020 Vancouver Center 650 West Georgia Street Vancouver, B.C. V6B 4N8	Federal
Equitable General Insurance Company (The) 2475 Laurier Blvd. Sillery, Quebec G1T 1C4	General	2100 - P.O. Box 10021 700 West Georgia Street Vancouver, B.C. V7Y 1A8	Federal
Equitable Life Assurance Society of the United States (The) Suite 2310 - 1155 Rene Levesque Blvd. Montreal, Quebec H3B 2K2	Life, accident and sickness	14th floor - 1030 West Georgia Street Vancouver, B.C. V6E 2C2	Federal
Equitable Life Insurance Company of Canada (The) 1 Westmount Road North Waterloo, Ontario N2J 4C7	Life, accident and sickness	2100 One Bentall Center 505 Burrard Street Vancouver, B.C. V7X 1R4	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Family Insurance Corporation Suite 450 - 1040 West Georgia Street Vancouver, British Columbia V6E 2H1	General	Suite 450 - 1040 West Georgia Street Vancouver, B.C. V6E 2H1	British Columbia
Federal Insurance Company P.O. Box 505, BCE Place Canada Trust Tower Suite 2400 - 161 Bay Street Toronto, Ontario M5J 2S1	General	2800 - 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
Federated Insurance Company of Canada P.O. Box 5800 717 Portage Avenue Winnipeg, Manitoba R3C 3C9	General	206 - 20641 Logan Avenue Langley, B.C. V3A 7R3	Federal
Federated Life Insurance Company of Canada Box 5800 717 Portage Avenue Winnipeg, Manitoba R3C 3C9	Life, accident and sickness	206 - 20641 Logan Avenue Langley, B.C. V3A 7R3	Federal
Federation Insurance Company of Canada Suite 2000 - 1080 Beaver Hall Hill Montreal, Quebec H2Z 1S8	General	Suite 601 - 815 Hornby Street Vancouver, B.C. V6Z 2E6	Federal
Financial Life Assurance Company of Canada 10th floor - 10 Four Seasons Place P.O. Box 335 Etobicoke, Ontario M9C 4V3	Life, accident and sickness	2800 - 650 West Georgia Street Vancouver, B.C. V6B 4R7	Federal
Fire Insurance Company of Canada (The) c/o The Citidel Assurance Company 1075 Bay Street Toronto, Ontario M5S 2W5	General (limited to the servicing of existing policies)	105 - 1281 West Georgia Street Vancouver, B.C. V6E 3J7	Federal
Firemen's Fund Insurance Company Suite 1201 - 390 Bay Street Toronto, Ontario M5H 2Y2	General	501 - 1185 West Georgia Street Vancouver, B.C. V6E 4E6	Federal
First American Title Insurance Company Suite 801 - 1290 Central Parkway West Mississauga, Ontario L5C 4R3	General (limited to title insurance)	Suite 500 - Park Place 666 Burrard Street Vancouver, B.C. V6C 3H3	Federal
First Canadian Insurance Corporation Room 209 - 320 Sioux Road Sherwood Park, Alberta T8A 3X6	Credit life, accident and sickness	400 - 555 6th Street New Westminster, B.C. V3L 4Y4	Alberta
First North American Insurance Company 5650 Yonge Street North York, Ontario M2M 4G4	General	Suite 1009 - 1166 Alberni Street Vancouver, B.C. V6E 3Z3	Federal
Fonciar Insurance Tiard Protection Company P.O. Box 907 #250 - 100 Second Avenue Edmonds, Washington 98020-0907	General (limited to marine insurance)	17th floor - 1075 West Georgia Street Vancouver, B.C. V6E 3G2	France

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Ford Life Insurance Company Suite 304 - 3700 Steeles Avenue Woodbridge, Ontario L4L 8K8	Life, accident and sickness	John David Hossie 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
Foremost Insurance Company Grand Rapids, Michigan Suite 2800 - 130 Adelaide Street West Toronto, Ontario M5H 3P5	General	Robert A. Shaw 777 Dunsmuir Street Vancouver, B.C. V7Y 1K3	Federal
Foresters Indemnity Company 789 Don Mills Road Don Mills, Ontario M3C 1T9	General	Suite 401 - 4190 Lougheed Highway Burnaby, B.C.	Federal
Franklin Life Insurance Company (The) Suite 2100 - 40 King Street West Toronto, Ontario M5H 3C2	Life, accident and sickness	2100 Pacific Centre Box 10021 700 West Georgia Street Vancouver, B.C. V7Y 1A8	Federal
Gan Canada Insurance Company 649 North Service Road West Burlington, Ontario L7R 4L5	General	840 Howe Street Vancouver, B.C. V6Z 2M7	Federal
General Accident Assurance Company of Canada (The) Suite 2600 - 2 First Canadian Place P.O. Box 410 Toronto, Ontario M5X 1J1	General	650 West Georgia Street Vancouver, B.C. V6B 4N8	Federal
General American Life Insurance Company c/o Blaney, McMurtry, Aarons & Watson 20 Queen Street West - Suite 1400 Toronto, Ontario M5H 2V3	Life, accident and sickness	1300 - 777 Dunsmuir Street Vancouver, B.C. V7Y 1K2	Federal
General Insurance Company of America P.O. Box 20 Toronto Dominion Centre Toronto, Ontario M5K 1N6	General (limited to the servicing of existing policies)	1300 - 777 Dunsmuir Street Vancouver, B.C. V7Y 1K2	Federal
General Reinsurance Corporation P.O. Box 26 700 - 95 Wellington Place West Toronto, Ontario M5K 2N7	General	2000 - 1055 Dunsmuir Street P.O. Box 49279 Four Bentall Vancouver, B.C. V7X 1P4	Federal
Gerling Global General Insurance Company 480 University Avenue Toronto, Ontario M5G 1V6	General	700 - 700 West Pender Street Vancouver, B.C. V6C 2T7	Ontario
Gerling Global Life Insurance Company 480 University Avenue Toronto, Ontario M5G 1V6	Life, accident and sickness	P.O. Box 49130 2800 - 595 Burrard Street Vancouver, B.C. V7X 1J5	Ontario
Gerling Global Reinsurance Company 17th floor - 480 University Avenue Toronto, Ontario M5G 1V6	General (limited to contracts of reinsurance)	Suite 700 - 750 West Pender Street Vancouver, B.C. V6C 2W8	Ontario

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Glacier National Life Assurance Company P.O. Box 55 - 1 Bentall Centre 980 - 505 Burrard Street Vancouver, B.C. V7X 1S3	Life, accident and sickness	980 - 555 Burrard Street Vancouver, B.C. V7X 1S3	Federal
Globe Life Insurance Company P.O. Box 4081, Station A Toronto, Ontario M5W 1M7	Life, accident and sickness	1500 - 885 West Georgia Street Vancouver, B.C. V6C 3H7	Federal
Gore Mutual Insurance Company 252 Dundas Street Cambridge, Ontario N1R 5T3	General	Suite 407 - 515 West 10th Avenue Vancouver, B.C. V5Z 1K9	Federal
Grain Insurance and Guarantee Company 906 - 167 Lombard Avenue Winnipeg, Manitoba R3B 0V9	General	365 - 5740 Cambie Street Vancouver, B.C. V5Z 3A6	Federal
Grand Orange Lodge of British America (The) 94 Sheppard Avenue West Willowdale, Ontario M2N 1M5	Life, accident and sickness	Suite 807 - 3755 McGill Street Vancouver, B.C. V5C 1M2	Federal
Granite Insurance Company Box 11 Suite 1101 - 181 University Avenue Toronto, Ontario M5H 3M7	General	Suite 205 - 1201 West Pender Street Vancouver, B.C. V6E 2V2	Federal
Great American Insurance Company 102 - 2103 Airport Drive Saskatoon, Saskatchewan S7L 6W2	General	17th floor - 1075 West Georgia Street Vancouver, B.C. V6E 3C9	Federal
Green Shield Prepaid Services Inc. P.O. Box 1606 285 Giles Boulevard East Windsor, Ontario N9A 6W1	General	1000 - 840 Howe Street Vancouver, B.C. V6Z 2M1	British Columbia
Great Lakes Reinsurance Company (The) Suite 2100 - 390 Bay Street Toronto, Ontario M5H 2Y2	General (limited to the business of reinsurance)	1100 - 1040 West Georgia Street Vancouver, B.C. V6E 4H1	F[illegible]al
Great-West Life Assurance Company (The) 100 Osborne Street North P.O. Box 6000 Winnipeg, Manitoba R3C 3A5	Life, accident and sickness	8th floor - 5945 Kathleen Avenue Burnaby, B.C. V5H 4J7	Federal
Guarantee Company of North America (The) Suite 1560 - Place du Canada Montreal, Quebec H3B 2R4	General	810 - 400 Burrard Street Vancouver, B.C. V6C 3A6	Federal
Guardian Insurance Company of Canada P.O. Box 4096, Station A Toronto, Ontario M5W 1N1	General	700 - 1066 West Hastings Street Vancouver, B.C. V6E 3T6	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Halifax Insurance Company (The) 75 Eglinton Avenue East Toronto, Ontario M4P 3A4	General	250 - 1380 Burrard Street Vancouver, B.C. V6Z 2H9	Federal
Hanover Insurance Company (The) Suite 2020 - 3080 Yonge Street Toronto, Ontario M4N 3N1	General	900 - 777 Hornby Street Vancouver, B.C. V6Z 1S4	Federal
Hartford Fire Insurance Company 20 York Mills Road Willowdale, Ontario M2P 2C2	General	Suite 3 - 3515 Kingsway Vancouver, B.C. V5R 5L8	Federal
Hartford Insurance Company of Canada 20 York Mills Road Willowdale, Ontario M2P 2C2	General	Suite 3 - 3515 Kingsway Vancouver, B.C. V5R 5L8	Federal
Herald Insurance Company 121 King Street West Toronto, Ontario M5H 3T9	General	Suite 1170 - 4330 Kingsway Avenue Burnaby, B.C. V5H 4G7	Federal
Home Insurance Company (The) Suite 309 - 75 Front Street East Toronto, Ontario M5E 1V9	General	Suite 603 - 796 Granville Street Vancouver, B.C. V6Z 1G3	Federal
ICAROM Public Limited Company Suite 309 - 75 Front Steet East Toronto, Ontario M5E 1V9	General	17th floor - 1075 West Georgia Street Vancouver, B.C. V6E 3G2	Federal
Imperial Life Assurance Company of Canada (The) 95 St. Clair Avenue West Toronto, Ontario M4V 1N7	Life, accident and sickness	Suite 612 - 1285 West Broadway Vancouver, B.C. V6H 3X8	Federal
Independent Order of Foresters (The) 789 Don Mills Road Don Mills, Ontario M3C 1T9	Life, accident and sickness	401 - 4190 Lougheed Highway Burnaby, B.C. V5C 6A8	Federal
Industrial-Alliance Life Insurance Company 1080 Chemi St-Louis Sillery, Quebec G1K 7M3	Life, accident and sickness	15th floor - 1040 West Georgia Street Vancouver, B.C. V6E 4H8	Quebec
Insurance Company of North America 38th floor - 40 King Street West Toronto, Ontario M5H 3Y2	General	Suite 509 - 510 Burrard Street Vancouver, B.C. V6C 3A8	Federal
Jevco Insurance Company 2021 Avenue Union Bureau 1150 Montreal, Quebec H3A 2S9	General	2800 - 650 West Georgia Street Vancouver, B.C. V6B 4R7	Federal
John Alden Life Insurance Company P.O. Box 2266 Winnipeg, Manitoba R2C 4A6	Life, accident and sickness	P.O. Box 49130 2800 - 595 Burrard Street Vancouver, B.C. V7X 1J5	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
John Deere Insurance Company of Canada P.O. Box 1000 295 Hunter Road Grimsby, Ontario L3M 4H5	General	2800 Park Place 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
John Hancock Mutual Life Insurance Company c/o McLean & Kerr Suite 2800 - 130 Adelaide Street West Toronto, Ontario M5H 3P5	Life, accident and sickness	2800 - 595 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
Kansa General International Insurance Company Limited Suite 300 - 3773 Cote Vertu St Laurent, Quebec H4R 2M3	General	1600 - 925 West Georgia Street Vancouver, B.C. V6C 3L2	Federal
Kingsway General Insurance Company Suite 416 - 4 Eva Road Etobicoke, Ontario M9C 5K9	General	Suite 800 - 885 West Georgia Street Vancouver, B.C. V6C 3H1	Ontario
Knights of Columbus 2430 Munroe Street Saskatoon, Saskatchewan S7J 1S7	Life	6660 Deer Lake Drive Burnaby, B.C. V5E 2L8	Federal
Laurentian General, Insurance Company Inc. 25th floor - 1100 West Rene Levesque Blvd. Montreal, Quebec H3B 4P4	General	15th floor - 1140 West Pender Street P.O. Box 21 Vancouver, B.C. V6E 4G1	Quebec
Laurentian Life Insurance Company of Canada 500, Grande Allee Est Quebec City, Quebec G1R 2J7	Life, accident and sickness	15th floor - 1140 West Pender Street Vancouver, B.C. V6E 4G1	Federal
Laurentian Life Insurance Company Inc. (The) 500, Grande Allee Est Quebec City, Quebec G1K 7E3	Life, accident and sickness	P.O. Box 10057 2700 - 700 West Georgia Street Vancouver, B.C. V7Y 1B8	Quebec
Laurentian P & C Insurance Company 25th floor - 1100 Rene Levesque Blvd. Montreal, Quebec H3B 4P4	General	2nd floor - 999 West Hastings Street Vancouver, B.C. V6C 2W2	Federal
Laurier Life Insurance Company 304 The East Mall - 9th Floor Etobicoke, Ontario M9B 6E2	Life, accident and sickness	300 - 1111 Melville Street Vancouver, B.C. V6E 4H7	Federal
Lawyers Title Insurance Corporation 17th floor - 65 Queen Street West Toronto, Ontario M5H 2M5	General (limited to title insurance)	1202 - 700 West Pender Street Vancouver, B.C. V6C 1G8	Federal
Liberty Mutual Fire Insurance Company 1200 Eglinton Avenue East Don Mills, Ontario M3C 1J2	General	1500 - 885 West Georgia Street Vancouver, B.C. V6C 3H7	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Liberty Mutual Insurance Company 1200 Eglinton Avenue East Don Mills, Ontario M3C 1J2	General	1500 - 885 West Georgia Street Vancouver, B.C. V6C 3H7	Federal
Life Insurance Company of North America 5th floor - 20 Adelaide Street East Toronto, Ontario M5C 2T6	Life, accident and sickness	910 - 510 Burrard Street Vancouver, B.C. V6C 3A8	Federal
Life Investors Insurance Company of America c/o John Milnes & Associates 2nd floor - 68 Scollard Street Toronto, Ontario M5R 1G2	Life, accident and sickness (limited to the writing of group contracts and to the acquiring and servicing of policies issued in Canada by Underwriters National Assurance Company)	P.O. Box 10026 26th floor - 700 West Georgia Street Vancouver, B.C. V7Y 1B3	Federal
Lincoln National Life Insurance Company (The) Suite 1450 - One Queen Street East P.O. Box 101 Toronto, Ontario M5C 2W5	Life, accident and sickness	2500 - Three Bentall Centre 595 Burrard Street Vancouver, B.C. V7X 1L1	Federal
London Assurance (The) 9th floor - 48 Yonge Street Toronto, Ontario M5E 1G8	General	360 - 580 Hornby Street Vancouver, B.C. V6C 3B6	Federal
London and Midland General Insurance Company 201 Queens Avenue London, Ontario N6A 4M5	General	1900 - 1040 West Georgia Street Vancouver, B.C. V6E 4H3	Federal
London Life Insurance Company 255 Dufferin Avenue London, Ontario N6A 4K1	Life, accident and sickness	1103 - 4330 Kingsway Vancouver, B.C. V5H 4G7	Federal
Longroup Insurance Company 255 Dufferin Avenue London, Ontario N6A 4K1	General	800 - 510 Burrard Street Vancouver, B.C. V6C 3H9	Federal
Lumbermens Mutual Casualty Company 6th floor - 320 Front Street West Toronto, Ontario M5V 3B6	General	3100 - 650 West Georgia Street Vancouver, B.C. V6B 4P7	Federal
Lumbermen's Underwriting Alliance Suite 603 - 185 Dorval Avenue Dorval, Quebec H9S 5J9	General	260 - 10711 Cambie Road Richmond, B.C. V6X 3C9	Federal
Lutheran Life Insurance Society of Canada 470 Weber Street North Waterloo, Ontario N2J 4G4	Life, accident and sickness	204 - 5058 176th Street Surrey, B.C. V3S 4C6	Federal
Malvern Insurance Company Limited P.O. Box 907 Edmonds, Washington 98020-0907	General (limited to marine insurance)	17th floor - 1075 West Georgia Street Vancouver, B.C. V6E 3G2	United Kingdom

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Manufacturers Life Insurance Company (The) 200 Bloor Street East Toronto, Ontario M4W 1E5	Life, accident and sickness	Suite 1500 - 750 West Pender Street Vancouver, B.C. V6C 3J4	Federal
Maplex General Insurance Company 3027 Harvester Road Burlington, Ontario L7N 3P4	General	Suite 1200 - 1125 Howe Street Vancouver, B.C. V6Z 2K8	Ontario
Marine Indemnity Insurance Company of America Suite 1200 - 48 Yonge Street Toronto, Ontario M5E 1G6	General	Suite 2020 - 650 West Georgia Street Vancouver, B.C. V6B 4N8	Federal
Maritime Insurance Company Limited 60 Yonge Street Toronto, Ontario M5E 1H5	General (limited to that liability insurance which Maritime Insurance Company Limited is authorized to transact in the United Kingdom)	2800 - 595 Burrard Street P.O. Box 49130 Vancouver, B.C. V7X 1J5	Federal
Maritime Life Assurance Company (The) P.O. Box 1030, 2701 Dutch Village Road Halifax, Nova Scotia B3J 2X5	Life, accident and sickness	P.O. Box 49108 Suite 2323, 595 Burrard Street Vancouver, B.C. V7X 1G4	Federal
Markel Insurance Company of Canada Suite 831 - 20 Dundas Street West Toronto, Ontario M5G 2C2	General	1700 - 1075 West Georgia Street Vancouver, B.C. V6E 3G2	Federal
Massachusetts Indemnity and Life Insurance Company P.O. Box 2500 Mississauga, Ontario L4T 4C2	Life, accident and sickness (limited to the servicing of policies issued prior to November 4, 1991)	2800 - 650 West Georgia Street Vancouver, B.C. V6B 4R7	Federal
Medical Services Association 2025 West Broadway P.O. Box 9300 Vancouver, British Columbia V6B 4G3	Accident and sickness	2025 West Broadway P.O. Box 9300 Vancouver, B.C. V6B 4G3	British Columbia
Mercantile and General Reinsurance Company of Canada (The) Suite 3000 - 161 Bay Street Toronto, Ontario M5J 2T6	General (limited to the business of reinsurance)	16th floor - 595 Burrard Street Vancouver, B.C. V7X 1K9	Federal
Mercantile and General Reinsurance Company PLC (The) Suite 3000 - 161 Bay Street Toronto, Ontario M5J 2T6	Life, accident and sickness (limited to the business of reinsurance)	Suite 602 - 750 West Pender Street Vancouver, B.C. V6C 2T7	Federal
Metropolitan General Insurance Company 5455, rue St-Andre Montreal, Quebec H2J 4A9	General	Box 49200 2500 - Three Bentall Centre Vancouver, B.C. V7X 1L1	Quebec
Metropolitan Insurance Company Suite 1700 - 1 University Avenue Toronto, Ontario M5J 2P2	General	P.O. Box 11604 3100 - 650 West Georgia Street Vancouver, B.C. V6B 4P7	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Metropolitan Life Insurance Company 99 Bank Street Ottawa, Ontario K1P 5A3	Life, accident and sickness	762 Fort Street Victoria, B.C. V8W 1H2	Federal
Metropolitan Life Insurance Company of Canada 99 Bank Street Ottawa, Ontario K1P 5A3	Life, accident and sickness	762 Fort Street Victoria, B.C. V8W 1H2	Federal
MIC Life Insurance Corporation P.O. Box 6000 Thornhill, Ontario L3T 4S5	Life, accident and sickness	2800 - Park Place 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
Minnesota Mutual Life Insurance Company (The) c/o McLean & Kerr Suite 2800 - 130 Adelaide Street West Toronto, Ontario M5H 3P5	Life	2800 Park Place 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
Mitsui Marine and Fire Insurance Company, Limited 3650 Victoria Park Avenue, Suite 201 North York, Ontario M2H 3P7	General	700 - 700 West Pender Street Vancouver, B.C. V6C 2W8	Federal
Mortgage Insurance Company of Canada (The) Box 12 Suite 1600 - 1 Dundas Street West Toronto, Ontario M5G 1Z3	General	500 - 200 Granville Street Vancouver, B.C. V6C 1S4	Federal
Motors Insurance Corporation 8500 Leslie Street, Suite 400 Thornhill, Ontario L3T 7M8	General	2800 - 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
Munich Reinsurance Company 26th floor - 390 Bay Street Toronto, Ontario M5H 2Y2	General and life (limited to the business of reinsurance)	1110 - 1040 West Georgia Street Vancouver, B.C. V6E 4H1	Federal
Munich Reinsurance Company of Canada 390 Bay Street, 26th floor Toronto, Ontario M5H 2Y2	General (limited to the business of reinsurance)	1110 - 1040 West Georgia Street Vancouver, B.C. V6E 4H1	Federal
Municipal Insurance Association of British Columbia (The) Suite 320 - 5200 Hollybridge Way Richmond, British Columbia V7C 4N3	General (limited to errors and omissions and public liability insurance)	Suite 15 - 1, 10551 Shellbridge Way Richmond, B.C. V6X 2W9	British Columbia
Mutual Fire Insurance Company of British Columbia (The) #105 - 10334 - 152A Street Surrey, British Columbia V3R 7P8	General	33066 First Avenue Mission, B.C. V2V 1G3	British Columbia

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Mutual Life Assurance Company of Canada (The) 227 King Street South Waterloo, Ontario N2J 4C5	Life, accident and sickness	737 Fort Street Victoria, B.C. V8W 2C1	Federal
Mutual Life Insurance Company of New York (The) One Concorde Gate Don Mills, Ontario M3C 3N6	Life, accident and sickness	2800 - 650 West Georgia Street Vancouver, B.C. V6B 4R7	Federal
Mutual of Omaha Insurance Company 500 University Avenue Toronto, Ontario M5G 1V8	Life, accident and sickness	Suite 210 - 1681 Chestnut Street Vancouver, B.C. V6J 4M6	Federal
NAC Reinsurance Corporation Suite 141 - 6 Lansing Square Willowdale, Ontario M2J 1T5	General	3217 Bosun Place Coquitlam, B.C.	Federal
NN Life Insurance Company of Canada One Concorde Gate Don Mills, Ontario M3C 3N6	Life, accident and sickness	3100 - Vancouver Centre 650 West Georgia Street Vancouver, B.C. V6B 4P7	Federal
NRG Victory Reinsurance Limited P.O. Box 46 Suite 1312 - 200 King Street West Toronto, Ontario M5H 3T4	General (limited to the business of reinsurance)	Price Waterhouse & Company 601 West Hastings Street Vancouver, B.C. V6E 5A5	Federal
National Fidelity Life Insurance Company Suite 508 - 10 Milner Business Court Scarborough, Ontario M1B 3C6	Life, accident and sickness	Suite 2400 - 1055 West Georgia Street Vancouver, B.C. V6E 3P3	Federal
National Fraternal Society of the Deaf 610 Beckworth Square Pickering, Ontario N2J 4G4	Life	562 East 60th Avenue Vancouver, B.C. V5X 2A3	Federal
National Life Assurance Company of Canada (The) 5th floor - 522 University Avenue Toronto, Ontario M5G 1Y7	Life, accident and sickness	2100 - One Bentall Centre 505 Burrard Street Vancouver, B.C. V7X 1R4	Federal
National Reinsurance Company of Canada (The) Suite 801 - 1140 De Maisonneuve Blvd. West Montreal, Quebec H3A 1M8	Life and general (limited to the business of reinsurance)	2800 - 650 West Georgia Street Vancouver, B.C. V6B 4R7	Federal
Nationwide Mutual Insurance Company c/o John Milnes & Associates 2nd floor - 68 Scollard Street Toronto, Ontario M5R 1G2	General	777 Dunsmuir Street P.O. Box 10426 Pacific Centre Vancouver, B.C. V7Y 1K3	Federal
Nederlandse Reassurantie Groep N.V. Suite 201 - 3650 Victoria Park Avenue North York, Ontario M2G 3P7	General (limited to the business of reinsurance)	Box 10100 Pacific Centre 700 West Georgia Street Vancouver, B.C. V7Y 1C7	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
New Hampshire Insurance Company 145 Wellington Street West Toronto, Ontario M5J 1H8	General	Suite 100 - 666 Burrard Street Vancouver, B.C. V6C 2X8	Federal
New Rotterdam Insurance Company 649 North Service Road West Burlington, Ontario L7R 4L5	General	201 - 1107 Seymour Street Vancouver, B.C. V6B 3M7	Federal
New York Life Insurance Company Suite 1600 - 121 Bloor Street East Toronto, Ontario M4W 3N2	Life, accident and sickness	200 - 885 West Georgia Street Vancouver, B.C. V6C 3E8	Federal
New York Life Insurance Company of Canada Suite 1600 - 121 Bloor Street East Toronto, Ontario M4W 3N2	Life, accident and sickness	2000 - 885 West Georgia Street Vancouver, B.C. V6C 3E8	Federal
Niagara Fire Insurance Company 1 Adelaide Street East Toronto, Ontario M5W 1B6	General	400 - 1155 West Pender Street Vancouver, B.C. V6E 2P4	Federal
Non-Marine Underwriters, Members of Lloyd's London, England (The) Suite 1400 - 1155 Rue University Montreal, Quebec H3B 1S3	General	3100 Vancouver Centre 650 West Georgia Street Vancouver, B.C. V6B 4P7	Federal
North American Benefit Association P.O. Box 234 Sarnia, Ontario N7T 1H5	Life	102 - 7010 Hall Avenue South Burnaby, B.C. V5E 3A9	Federal
North American Life and Casualty Company 7th floor - 2005 Sheppard Avenue East Toronto, Ontario M2J 5B4	Life, accident and sickness	2800 Park Place 660 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
North American Life Assurance Company 20th floor - 5650 Yonge Street North York, Ontario M2M 4G4	Life, accident and sickness	Suite 1150 - 1176 West Georgia Street Vancouver, B.C. V6E 4A2	Federal
North West Commercial Traveller's Association of Canada (The) P.O.Box 336 2nd floor - 291 Garry Street Winnipeg, Manitoba R3C 2H6	Life	4315 Canada Way Burnaby, B.C. V6G 1J3	Federal
North West Life Assurance Company of Canada (The) 800 - 1040 West Georgia Street Vancouver, British Columbia V6E 4H1	Life, accident and sickness	Suite 800 - 1040 West Georgia Street Vancouver, B.C. V6E 4H1	Federal
Norwich Union Fire Insurance Society Limited 60 Yonge Street Toronto, Ontario M5E 1H5	General	2800 - 595 Burrard Street Vancouver, B.C. V7X 1J5	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Norwich Union Life Insurance Society 60 Yonge Street Toronto, Ontario M5E 1H5	Life	2800 - 595 Burrard Street Vancouver, B.C. V7X 1J5	Federal
Norwich Winterthur Reinsurance Corporation Limited Suite 330 - 20 Richmond Street East Toronto, Ontario M5C 2R9	General (limited to the business of reinsurance)	2800 Vancouver Centre 650 West Georgia Street Vancouver, B.C. V6B 4R7	Federal
Old Republic Insurance Company P.O. Box 557 Suite 700 - 105 Main Street East Hamilton, Ontario L8N 3K9	General	2100 Pacific Centre Box 10021 - 700 West Georgia Street Vancouver, B.C. V7Y 1A8	Federal
Order of United Commercial Travelers of America (The) Suite 207 - 272 St. George Street West Moncton, New Brunswick E1C 1W6	General (limited to accident and sickness)	301 - 1034 Collinson Street Victoria, B.C. V9V 3C1	Federal
Orion Insurance Company PLC (The) 75 Eglinton Avenue East Toronto, Ontario M4P 3A4	General	Box 49200 3 Bentall Centre Vancouver, B.C. V7K 1L1	Federal
Pacific Coast Fishermen's Mutual Marine Insurance Company Suite 200 - 4259 Canada Way Burnaby, British Columbia V5G 1H7	General (limited to marine insurance)	28th floor - 3 Bentall Centre 595 Burrard Street Vancouver, B.C. V7X 1J5	British Columbia
Pafco Insurance Company Limited Suite 500 - 212 King Street West Toronto, Ontario M5H 1K5	General	205 - 1201 West Pender Street Vancouver, B.C. V6E 2V2	Ontario
Paul Revere Life Insurance Company (The) P.O. Box 5044 440 Elizabeth Street Burlington, Ontario L7R 4C1	Life, accident and sickness	2700 - 700 West Georgia Street Vancouver, B.C. V7Y 1B8	Federal
Personal Insurance Company of Canada (The) 703 Evans Avenue Etobicoke, Ontario M9C 5A7	General	1500 - 885 West Georgia Street Vancouver, B.C. V6E 3H7	Federal
Pennsylvania Life Insurance Company 2345 Stanfield Road Mississauga, Ontario L4Y 3Y3	Life, accident and sickness	P.O. Box 49130 595 Burrard Street Vancouver, B.C. V7X 1J5	Federal
Phoenix Assurance Public Limited Company 48 Yonge Street Toronto, Ontario M5E 1G8	General	360 - 580 Hornby Street Vancouver, B.C. V6C 3B6	Federal
Phoenix Insurance Company (The) 2100 - 40 King Street West Toronto, Ontario M5H 3C2	General	Box 10021, Pacific Centre South 2100 - 700 West Georgia Street Vancouver, B.C. V7Y 1A8	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Pierce National Life Insurance Company 402 - 1770 West 7th Avenue Vancouver, British Columbia V6J 4Y6	Life	402 - 1770 West 7th Avenue Vancouver, B.C. V6J 4Y6	Federal
Pilot Insurance Company P.O. Box 703, Station K 90 Eglinton Avenue West Toronto, Ontario M4P 1E9	General (limited to guarantee insurance)	650 - 1500 West Georgia Street Vancouver, B.C. V6G 3A9	Ontario
Portgage La Prairie Mutual Insurance Company (The) P.O. Box 340 Portage la Prairie, Manitoba R1N 3B8	General	Mary Dehod 2150 West Broadway Vancouver, B.C. V6K 4L9	Federal
Primerica Life Insurance Company of Canada Suite 301 - 350 Burnhamthorpe Road West P.O. Box 2500 Mississauga, Ontario L4T 4C2	Life, accident and sickness	2800 - 650 West Georgia Street Vancouver, B.C. V6B 4R7	Federal
Primmum Insurance Company c/o The Optimum Financial Services Limited 50 Place Cremazie, 12th floor Montreal, Quebec H2P 1B6	General	800 - 885 West Georgia Street Vancouver, B.C. V6C 3H1	Federal
Principal Mutual Life Insurance Company c/o McLean & Kerr 372 Bay Street Toronto, Ontario M5H 2X5	Life, accident and sickness	P.O. Box 49130 2800 - 595 Burrard Street Vancouver, B.C. V7X 1J5	Federal
Progressive Casualty Insurance Company 5th floor - 200 Yorkland Boulevard Willowdale, Ontario M2J 5C1	General	2800 - 650 West Georgia Street Vancouver, B.C. V6B 4R7	Federal
Protection Mutual Insurance Company Suite 405 - 700 Dorval Drive Oakville, Ontario L6K 3V3	General	Suite 700 - 555 West Hastings Street P.O. Box 12099 Vancouver, B.C. V6B 4N5	Federal
Provident Life and Accident Insurance Company Suite 201 - 2200 Argentina Road, Plaza 3 Mississauga, Ontario L5N 1V9	Life, accident and sickness	2800 - 595 Burrard Street Vancouver, B.C. V7X 1J5	Federal
Prudasco Assurance Company 635 Rene Levesque Blvd. West Montreal, Quebec H3B 1R7	General	Suite 620 - 505 Burrard Street Vancouver, B.C. V7X 1R8	Federal
Prudential Assurance Company Limited (The) 1155 University Street West Montreal, Quebec H3B 1R7	General and life	Suite 620 - 550 Burrard Street Vancouver, B.C. V7X 1R8	Federal
Prudential Assurance Company of England, Property and Casualty (Canada) (The) 141 Adelaide Street West Toronto, Ontario M5H 3L9	General	Suite 620 - 1 Bentall Centre 505 Burrard Street Vancouver, B.C. V7X 1R8	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Prudential Group Assurance Company of England (Canada) (The) 26 Wellington Street East Toronto, Ontario M5E 1J6	Accident and sickness	Suite 500 - 666 Burrard Street Vancouver, B.C. V6C 3H3	Federal
Prudential Insurance Company of America (The) 200 Consilium Place Scarborough, Ontario M1H 3E6	Life and general (limited to the business of reinsurance)	4000 Kingsway Plaza - Phase III 501 - 4980 Kingsway Burnaby, B.C. V5H 4K7	Federal
Prudential Life Assurance Company of England (Canada) 101 Frederick Street P.O. Box 9032 Kitchener, Ontario N2G 4R8	Life, accident and sickness	6th floor - 505 Burrard Street Vancouver, B.C. V7X 1R8	Federal
Prudential of America General Insurance Company (Canada) 200 Consilium Place - 8th floor Scarborough, Ontario M1H 3E6	General	Suite 207 - 4190 Lougheed Highway Burnaby, B.C. V5C 6A8	Federal
Prudential of America Life Insurance Company (Canada) 33 Yonge Street, Suite 400 Toronto, Ontario M5E 1V7	Life, accident and sickness	550 - 1380 Burrard Street Vancouver, B.C. V6Z 2H5	Federal
Reliable Life Insurance Company P.O. Box 557 Suite 700 - 105 Main Street East Hamilton, Ontario L8N 3K9	Life, accident and sickness	P.O. Box 10021 2100 - 700 West Georgia Street Vancouver, B.C. V7Y 1A8	Federal
Reliance Insurance Company Suite 1906 - 200 King Street West Toronto, Ontario M5H 3T4	General	873 - 595 Burrard Street Vancouver, B.C. V7X 1J1	Federal
Royal Exchange Assurance of America, Inc. Suite 1200 - 48 Yonge Street Toronto, Ontario M5E 1G6	General	2020 Vancouver Centre 650 West Georgia Street Vancouver, B.C. V6B 4N8	Federal
Royal Insurance Company of Canada 10 Wellington Street East Toronto, Ontario M5E 1L5	General	Suite 960 - 1055 West Hastings Street Vancouver, B.C. V6E 3Y7	Federal
Royal Life Insurance Company of Canada Suite 300 - 277 Lakeshore Road East Oakville, Ontario L6J 1H9	Life, accident and sickness	Suite 1200 - 1066 West Hastings Street Vancouver, B.C. V6E 3Y7	Federal
Royal Maccabees Life Insurance Company Suite 906 - 100 Ouellette Avenue Windsor, Ontario N9A 6T3	Life, accident and sickness	2800 Park Place 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Safeco Insurance Company of America P.O. Box 20 Toronto Dominion Centre Toronto, Ontario M5K 1N6	General (limited to the servicing of existing policies)	Suite 1401 - 4330 Kingsway Burnaby, B.C. V5H 4M1	Federal
Saskatchewan Mutual Insurance Company 270 - 3rd Avenue South Saskatoon, Saskatchewan S7K 2H8	General	300 - 3665 Kingsway Vancouver, B.C. V5H 5W2	Federal
Scottish & York Insurance Co. Limited Suite 900 - 2200 Eglinton Avenue East Scarborough, Ontario M1L 4S8	General	2300 - 1177 West Hastings Street Vancouver, B.C. V6E 2L9	Ontario
Seaboard Life Insurance Company 2165 West Broadway Vancouver, British Columbia V6K 4N5	Life, accident and sickness	2165 West Broadway Vancouver, B.C. V6K 4N5	Federal
Seaboard Surety Company c/o Fasken, Campbell, Godfrey Box 20, Toronto Dominion Bank Tower Toronto, Ontario M5K 1N6	General	A.G. Henderson 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
Seaboard Surety Company of Canada Suite 1900 - 2 Bloor Street West Toronto, Ontario M4W 3E2	General	A.G. Henderson 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
Security Insurance Company of Hartford c/o Wm. M. McGee & Co. of Canada Ltd. Suite 1200 - 48 Yonge Street Toronto, Ontario M5E 1G6	General	2020 Vancouver Centre 650 West Georgia Street Vancouver, B.C. V6B 4N8	Federal
Security Life Insurance Company Limited Suite 404 - 1200 Sheppard Avenue East Willowdale, Ontario M2K 2S5	Life (limited to the issuance of annuities)	400 - 1881 West Broadway Vancouver, B.C. V6H 4B2	Ontario
Security National Insurance Company 12th floor - 50 Place Crescent Montreal, Quebec H2P 1B6	General	800 - 885 West Georgia Street Vancouver, B.C. V6C 3H1	Federal
Sentry Insurance A Mutual Company Suite 600 - 155 Richmond Street West Toronto, Ontario M5H 2L3	General	1700 - 1075 West Georgia Street Vancouver, B.C. V6E 3G2	Federal
Seguros & Este General Insurance Company Box 2010 305 York Boulevard Hamilton, Ontario L8N 3G3	General	840 Howe Street Vancouver, B.C. V6Z 2M7	Ontario
Shoreline Casualty Insurance Company Suite 1600 - 55 University Avenue Toronto, Ontario M5J 2H7	General (limited to the business of reinsurance)	1500 - 666 Burrard Street Vancouver, B.C. V6C 2X8	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Skandia Group Insurance Company Ltd. c/o Cassels, Brock and Blackwell Suite 2100 - 40 King Street West Toronto, Ontario M5H 3C2	General	Box 10021 - 2100 Pacific Centre South 700 West Georgia Street Vancouver, B.C. V7Y 1A8	Federal
Storebrand Norway 2500 - 700 2nd Street South West Calgary, Alberta T2P 0R7	Life, disability and sickness	P.O. Box 10021 700 West Georgia Street Vancouver, B.C. V7Y 1A8	Federal
Sun Life of Scotland Benevolent Association 90 Eglinton Avenue East Toronto, Ontario M4P 2Y3	Life	10 Fraser Road West Vancouver, B.C. V7W 2T6	Federal
Sovereign General Insurance Company (The) Suite 800 - 520 - 5th Avenue, S.W. Calgary, Alberta T2P 2V6	General	1480 - 1066 West Hastings Street Vancouver, B.C. V6E 3X2	Federal
Sovereign Life Insurance Company (The) 3000 - 500 Fourth Avenue S.W. Calgary, Alberta T2P 2V6	Life, accident and sickness	800 - 885 West Georgia Street Vancouver, B.C. V6C 3H1	Federal
Sovereign Marine & General Insurance Company Limited 1108 - 700 West Pender Street Vancouver, B.C. V6C 1G8	General (limited to marine insurance)	1108 - 700 West Pender Street Vancouver, B.C. V6C 1G8	United Kingdom
Sphere Drake Insurance PLC Suite 1505 - 4 King Street West Toronto, Ontario M5H 1B6	General (limited to marine insurance)	20432 Douglas Crescent Dawson 3400 Langley, B.C. V3A 4R7	Ontario
Standard Life Assurance Company (The) 1245 Sherbrooke Street West Montreal, Quebec H3G 1G3	Life, accident and sickness	1700 - 1075 West Georgia Street Vancouver, B.C. V6E 3G2	Federal
Standard Life Assurance Company of Canada (The) 1245 Sherbrooke Street West Montreal, Quebec H3G 1G3	Life	1700 - 1075 West Georgia Street Vancouver, B.C. V6E 3G2	Federal
State Mutual Life Assurance Company of America Suite 2100 - 40 King Street West Toronto, Ontario M5H 3C2	Life, accident and sickness	2100 Pacific Centre South Box 10021 700 West Georgia Street Vancouver, B.C. V7Y 1A8	Federal
Stewart Title Guaranty Company c/o Stewart Insurance Managers Inc. Suite 1200 - 99 Metcalfe Street Ottawa, Ontario K1P 6L7	General (limited to title insurance)	201 - 1107 Seymour Street Vancouver, B.C. V6B 3M7	Federal
St. Paul Fire and Marine Insurance Company Suite 200 - 55 University Avenue Toronto, Ontario M5J 2L3	General	Suite 1012 - 808 Nelson Street Vancouver, B.C. V6Z 2H2	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Sumitomo Marine and Fire Insurance Company, Limited (The) c/o Chubb Insurance Co. of Canada Suite 2400 - 181 Bay Street Toronto, Ontario M5J 2S1	General	2800 - 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
Sun Alliance Insurance Company 9th floor - 48 Yonge Street Toronto, Ontario M5E 1G8	General	360 - 580 Hornby Street Vancouver, B.C. V6C 3B6	Federal
Sun Alliance and London Assurance Company Limited 9th floor - 48 Yonge Street Toronto, Ontario M5E 1G8	Life	360 - 580 Hornby Street Vancouver, B.C. V6C 3B6	Federal
Sun Alliance and London Assurance Company (Canada) 9th floor - 48 Yonge Street Toronto, Ontario M5E 1G8	Life, accident and sickness	360 - 580 Hornby Street Vancouver, B.C. V6C 3B6	Federal
Sun Life Assurance Company of Canada 150 King Street West Toronto, Ontario M5H 1J9	Life, accident and sickness	1100 Melville Street Vancouver, B.C. V6E 4A6	Federal
Switzerland General Insurance Company, Limited Suite 2000 - 1080 Beaver Hall Hill Montreal, Quebec H2Z 1S8	General	Suite 601 - 815 Hornby Street Vancouver, B.C. V6Z 2E6	Federal
Teachers Insurance and Annuity Association of America Suite 200 - 4 King Street West Toronto, Ontario M5H 1B6	Life, accident and sickness	650 West Georgia Street P.O. Box 11504, Vancouver Centre Vancouver, B.C. V6B 4N7	Federal
Tokio Marine and Fire Insurance Company Limited (The) 1 Financial Place 1 Adelaide Street East Toronto, Ontario M5C 2V9	General	1155 West Pender Street Vancouver, B.C. V6B 5R6	Federal
Toronto General Insurance Company 500 - 2206 Eglinton Avenue East Scarborough, Ontario M1L 4S9	General	720 Park Place 666 Burrard Street Vancouver, B.C. V6C 2X8	Federal
Toronto Mutual Life Insurance Company 112 St. Clair Avenue West Toronto, Ontario M4V 2Y3	Life, accident and sickness	2800 - 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
Trade Indemnity PLC Suite 707 - 331 Cooper Street Ottawa, Ontario K2P 0G5	General (limited to credit insurance)	Suite 205 - 30 Begbie Street New Westminster, B.C. V3M 5L9	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Tradex General Insurance Company 500 - 2206 Eglinton Avenue East Scarborough, Ontario M1L 4S8	General	720 Park Place 666 Burrard Street Vancouver, B.C. V6C 2X8	Federal
Trafalgar Insurance Company of Canada Suite 100 - 425 Bloor Street East Toronto, Ontario M4W 3R5	General	1159 West Broadway Vancouver, B.C. V6H 1G1	Federal
Transamerica Insurance Company c/o Canadian Insurance Consultants Inc Suite 600 - 133 Richmond Street West Toronto, Ontario M5H 2L3	General	200 - 320 Water Street Vancouver, B.C. V6B 1B8	Federal
Transamerica Life Insurance Company of Canada 2180 Yonge Street Toronto, Ontario M4P 2G4	Life	Box 10021 700 West Georgia Street Vancouver, B.C. V7Y 1A8	Federal
Transamerica Occidental Life Insurance Company 2180 Yonge Street Toronto, Ontario M4P 2G4	Life, accident and sickness	1100 - 666 Burrard Street Vancouver, B.C. V6C 2X8	Federal
Transatlantic Reinsurance Company 145 Wellington Street West Toronto, Ontario M5J 1H8	General (limited to the business of reinsurance)	1100 - 666 Burrard Street Vancouver, B.C. V6C 2X8	Federal
Transit Insurance Company Suite 1000 - 2345 Yonge Street Toronto, Ontario M4P 2E5	General	Box 10035, Pacific Centre Vancouver, B.C. V7W 1B1	Federal
Transport Insurance Company Cassels, Brock & Blackwell 2100 - 40 King Street West Toronto, Ontario M5H 3C2	General	700 - 275 Lansdowne Avenue Kamloops, B.C. V2C 6H6	Federal
Travelers Indemnity Company (The) Suite 2100 - 40 King Street West Toronto, Ontario M5H 1B5	General	Box 10021 Pacific Centre 2100 - 700 West Georgia Street Vancouver, B.C. V7Y 1A8	Federal
Travelers Insurance Company (The) Suite 2100 - 40 King Street West Toronto, Ontario M5H 1B5	General and life	Box 1002 - Pacific Centre South 2100 - 700 West Georgia Street Vancouver, B.C. V7Y 1A8	Federal
Underwriters Insurance Company P.O. Box 20 Toronto-Dominion Centre Toronto, Ontario M5K 1N6	General	A.G. Henderson 666 Burrard Street Vancouver, B.C. V6C 2E7	Federal
Unigard Security Insurance Company c/o Price Waterhouse & Company 601 West Hastings Street Vancouver, B.C. V6B 5A5	General	601 West Hastings Street Vancouver, B.C. V6B 5A5	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Union Reinsurance Company Maison du Commerce 19th floor - 1080 Beaver Hall Hill Montreal, Quebec H2Z 1S8	General (limited to the business of reinsurance)	777 Dunsmuir Street P.O. Box 10426 Vancouver, B.C. V7Y 1K3	Federal
United American Insurance Company 145 King Street West Toronto, Ontario M5H 3X6	Life, accident and sickness	2800 - 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
United States Fidelity and Guaranty Company c/o John Milnes & Associates 2nd floor - 68 Scollard Street Toronto, Ontario M5R 1G2	General	Leslie, Wright & Rolfe 1055 West Georgia Street Vancouver, B.C. V6E 2J3	Federal
United States Fire Insurance Company 121 King Street West Toronto, Ontario M5H 3T9	General	815 - 815 Hornby Street Vancouver, B.C. V6Z 2E6	Federal
United Transportation Union Insurance Association Incorporated 709 - 99 Bank Street Ottawa, Ontario K1P 6B9	Life, accident and sickness	412 - 7th Street Revelstoke, B.C. V0E 2S0	Federal
Unity Fire and General Insurance Company (The) 491 The Kingsway Islington, Ontario M9A 3W5	General	1159 West Broadway Vancouver, B.C. V6H 1G1	Federal
UNUM Life Insurance Company of America Suite 2100 - 40 King Street West Toronto, Ontario M5H 3C2	Life, accident and sickness	1600 - 925 West Georgia Street Vancouver, B.C. V7Y 1B8	Federal
Universal General Insurance Company 450 - 789 West Pender Street Vancouver, British Columbia V6C 1H2	General	450 - 789 West Pender Street Vancouver, B.C. V6C 1H2	British Columbia
Utica Mutual Insurance Company c/o Fasken, Campbell, Godfrey Box 20, Toronto-Dominion Centre Toronto, Ontario M5K 1N6	General	A.G. Henderson 666 Burrard Street Vancouver, B.C. V6C 2Z7	Federal
Victoria Insurance Company of Canada 2206 Eglinton Avenue East Scarborough, Ontario M1L 4S8	General	P.O. Box 10426 777 Dunsmuir Street Vancouver, B.C. V7Y 1K3	Federal
Voyageur Insurance Company Suite 300 - 44 Peel Centre Drive Brampton, Ontario L6T 4M8	General	Suite 419 - 4940 Canada Way Burnaby, B.C. V5G 4K6	Federal
WABA Insurance Company Ltd. 2669 Dawson Street Box 245 Abbotsford, British Columbia V2S 4N9	General (restricted to the servicing of existing policies)	308 - 33695 South Fraser Way Abbotsford, B.C. V2S 2C1	British Columbia

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Wawanesa Mutual Insurance Company (The) 191 Broadway Avenue Winnipeg, Manitoba R3C 3P1	General	200 - 1985 West Broadway Vancouver, B.C. V6J 4Y3	Federal
Wawanesa Mutual Life Insurance Company (The) 191 Broadway Avenue Winnipeg, Manitoba R3C 3P1	Life, accident and sickness	200 - 1985 West Broadway Vancouver, B.C. V6J 4Y3	Federal
Wellington Insurance Company 255 Dufferin Avenue London, Ontario N6A 4K1	General	800 - 510 Burrard Street Vancouver, B.C. V6C 3H9	Federal
Westbury Canadian Life Insurance Company Suite 550 - 120 King Street West Hamilton, Ontario L8N 3R5	Life, accident and sickness	2100 - One Bentall Centre 505 Burrard Street Vancouver, B.C. V7X 1R4	Federal
Westco Insurance Company 2165 West Broadway Vancouver, British Columbia V6K 4N5	General (company shall not conduct any insurance business in British Columbia until it files with the British Columbia Superintendent of Financial Institutions, a comprehensive plan of operations acceptable to the Financial Institutions Commission)	2165 West Broadway Vancouver, B.C. V6K 4N5	British Columbia
Western Life Assurance Company (The) 112 St. Clair Avenue West Toronto, Ontario M4V 2Y3	Accident and sickness (limited to the servicing of policies issued prior to January 31, 1975)	P.O. Box 11130 3000 - 1055 West Georgia Street Vancouver, B.C. V6E 3R3	Federal
Western Surety Company P.O. Box 527 Regina, Saskatchewan S4P 2G8	General	P.O. Box 11161, Royal Centre 1900 - 1055 West Georgia Street Vancouver, B.C. V6E 4J2	Federal
Western Union Insurance Company 3rd floor - 640 - 8th Avenue South West Calgary, Alberta T2P 1G8	General	650 - 1500 West Georgia Street Vancouver, B.C. V6G 2A9	Alberta
Workers Benevolent Association of Canada 595 Pritchard Avenue Winnipeg, Manitoba R2W 2K4	Life, accident and sickness	3318 Dumphries Street Vancouver, B.C. V5N 3B3	Federal
Yasuda Fire and Marine Insurance Company, Limited (The) 38th floor - 40 King Street West Toronto, Ontario M5H 3Y2	General	Suite 509 510 Burrard Street Vancouver, B.C. V6C 3A8	Federal
Zurich Indemnity Company of Canada 400 University Avenue Toronto, Ontario M5G 1S7	General	Suite 700 - 375 Water Street Vancouver, B.C. V6B 5N3	Federal

Company Name	Classes of Insurance	Head Office in British Columbia	Primary Regulator
Zurich Insurance Company 400 University Avenue Toronto, Ontario M5G 1S7	General	Suite 700 - 375 Water Street Vancouver, B.C. V6B 5N3	Federal
Zurich Life Insurance Company of Canada 2225 Sheppard Avenue East Willowdale, Ontario M2J 5C4	Life, accident and sickness	Suite 1850 - 401 West Georgia Street Vancouver, B.C. V6B 5A1	Federal
Zurich Life & Health Insurance Company of Canada 2225 Sheppard Avenue East Willowdale, Ontario M2J 5C4	Life, accident and sickness	Suite 1850 - 401 West Georgia Street Vancouver, B.C. V6B 5A1	Federal

APPENDIX E

INTERNATIONAL FINANCIAL BUSINESSES

Name of Financial Institution	Type of Company
ABN AMRO Bank Canada	Bank
Bank of America Canada	Bank
Bank of Montreal	Bank
Bank of Nova Scotia	Bank
Canadian Imperial Bank of Commerce	Bank
Canadian Western Bank	Bank
Citibank Canada	Bank
Credit Suisse Canada	Bank
First Interstate Bank of Canada	Bank
Hanil Bank Canada	Bank
Hongkong Bank of Canada	Bank
Mitsui Taiyo Kobe Bank (Canada)	Bank
Royal Bank of Canada	Bank
Swiss Bank Corporation	Bank
Toronto Dominion Bank	Bank
Brink, Hudson, Lefever	Broker
First Marathon Securities Ltd.	Broker
Goepel Shields & Partners Inc.	Broker
Golden Capital Securities Ltd.	Broker
Haywood Securities Inc.	Broker
L.O.M. Western Securities Ltd.	Broker
McDermid St. Lawrence Ltd.	Broker
Majendie Securities Ltd.	Broker
C.M. Oliver & Company Ltd.	Broker
Odlum Brown Limited	Broker

Name of Financial Institution	Type of Company
Pacific International Securities	Broker
Richardson Greenshields of Canada Ltd.	Broker
Yorkton Continental Securities Inc.	Broker
Midland Walwyn Capital Inc.	Commodity Contracts Dealer
Alliance Capital Management Canada, Inc.	Investment Counsel, Portfolio Manager
Connor, Clark & Lunn Investment Management Ltd.	Investment Counsel
Fleming Canada Partners	Investment Counsel,
M.K. Wong & Associates Ltd.	Investment Counsel Portfolio Manager
MT Associates Investment Counsel Inc.	Investment Counsel
Peter Cundill & Associates Ltd.	Investment Counsel
Phillips, Hager & North Ltd.	Investment Counsel, Mutual Funds Dealer
T.A.L. Investment Counsel Ltd.	Investment Counsel, Portfolio Manager
Burns Fry Limited	Investment Dealer
Deacon Barclays de Zoete Wedd Limited	Investment Dealer
Levesque Beaubien Geoffrion Inc.	Investment Dealer
Merrill Lynch Canada Inc.	Investment Dealer
Nesbitt Thomson Inc.	Investment Dealer
ScotiaMcLeod Inc.	Investment Dealer
RBC Dominion Securities Pemberton	Investment Dealer
Wardley Canada Inc.	Investment Dealer
Wood Gundy Inc.	Investment Dealer

Name of Financial Institution	Type of Company
Central Guaranty Trust Company	Trust Company
Citizens Trust Company	Trust Company
Royal Trust Corporation of Canada	Trust Company
Rothschild Canada Inc.	Prescribed under Regulation 2(4)(b)

APPENDIX F

CAPTIVE INSURANCE COMPANIES

Name of Company	Owner
Altair Property and Casualty Corporation	McMillan Bloedel Limited
B.C. Transit Captive Insurance Company Inc.	B.C. Transit
B.C.T. Risk Management Corporation	B.C. Telephone Company
BayCrest Captive Insurance Company Limited	Hudson's Bay Company
CUPP Services Ltd.	B.C. Central Credit Union
First Property & Casualty	Brascan Group Corporation
ICP Property and Casualty Corporation	Inter-City Gas Corporation
International Atlantins Agencies Inc.	Lafarge Canada Inc.
LSBC Captive Insurance Company Ltd.	Law Society of British Columbia
Mazda Casualty Company Limited	Mazda Canada Inc.
Northwood Properties Ltd.	Northwood Pulp & Paper Ltd.
Pengins International Corporation	Pengins International Corp.
RNABC Captive Insurance Corporation	Registered Nurses Association of British Columbia
Westcoast Energy Risk Inc.	Westcoast Energy Inc.

APPENDIX G

REGULATORY BODIES

British Columbia

Financial Institutions Commission
1900 - 1050 West Pender Street
Vancouver, British Columbia
V6E 3S7
Phone: (604) 660-2947

Insurance Council of British Columbia
Suite 300 - 1040 West Georgia Street
Vancouver, British Columbia
V6E 4H1
Phone: (604) 688-0321

Real Estate Council of British Columbia
Suite 900 - 750 West Pender Street
Vancouver, British Columbia
V6C 2T8
Phone: (604) 683-9664

Stabilization Central Credit Union
750 - 1441 Creekside Drive
Vancouver, British Columbia
V6J 4S7
Phone: (604) 737-5088

Insurance

Federal

Office of the Superintendent of
Financial Institutions
255 Albert Street
Ottawa, Ontario
K1A 0H2
Phone: (613) 990-8010

Alberta

Superintendent of Insurance
Alberta Consumer and Corporate Affairs
19th floor - 10025 Jasper Avenue
Edmonton, Alberta
T5J 3Z5
Phone: (403) 422-1592

Ontario

Superintendent of Insurance
Ontario Insurance Commission
Box 85, 5160 Yonge Street
North York, Ontario
M2N 6L9
Phone: (416) 590-7200

Quebec

Superintendent of Insurance
Inspector General of Financial Institutions
8th floor - 800 Place d'Youville
Quebec, Quebec
G1R 4Y5
Phone: (418) 643-7650

Trust and Loan Companies

Federal

Office of the Superintendent of
Financial Institutions
255 Albert Street
Ottawa, Ontario
K1A 0H2
Phone: (613) 990-7491

Alberta

Financial Institutions
Alberta Treasury
200 - 9515 - 107th Street
Edmonton, Alberta
T5K 2C3
Phone: (403) 427-5064

Saskatchewan

Superintendent of Insurance
Consumer Protection Branch
Saskatchewan Justice
1871 Smith Street
Regina, Saskatchewan
S4P 3V7
Phone: (306) 787-7881

Manitoba

Trust and Loans, Cooperative,
Consumer & Corporate Affairs
800 - 215 Garry Street
Winnipeg, Manitoba
R2C 3P3
Phone: (204) 945-4125

Ontario

Ministry of Financial Institutions
6th floor - 555 Yonge Street
Toronto, Ontario
M7A 2H6
Phone: (416) 326-9005

Quebec

Superintendent of Deposit Institutions
Inspector General of Financial Institutions
11th floor - 800 Place d'Youville
Quebec, Quebec
G1R 4Y5
Phone: (418) 643-7650

Deposit Insurers and Compensation Plans

Credit Union Deposit Insurance
Corporation (of British Columbia)
1900 - 1050 West Pender Street
Vancouver, British Columbia
V6E 3S7
Phone: (604) 660-2947

Canada Deposit Insurance Corporation
1707 - 50 O'Connor Street
P.O. Box 2340, Station "D"
Ottawa, Ontario
K1P 5W5
Phone: 1-800-461-2342

Property and Casualty Insurance
Compensation Corporation
Suite 200 - 390 Bay Street
Toronto, Ontario
M5H 2Y2
Phone: 1-800-268-9270

Canadian Life and Health Insurance
Compensation Corporation
Suite 1700 - 1 Queen Street East
Toronto, Ontario
M5C 2X9
Phone: 1-800-268-8099